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A Family Concern
A History of the Indigent Old Women's Society
1797-2002

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7 Randolph Crescent, Edinburgh

April 2005

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A Family Concern

A History of the Indigent Old Women's Society, 1797-2002

Introduction

In September 2001, I received an invitation from a committee member of the Indigent Old Women's Society (IOWS) to undertake a history of this society. Following initial meetings with this person and the Society's President, the main data collection (archival research and interviews with key informants) was subsequently undertaken between 2002 and 2003, with the support of a researcher, Sue Kelly, from the School of Social & Political Studies at the University of Edinburgh. Given my own work commitments, final write-up of the project did not take place until January to April 2005.

None of the names of the Indigent Old Women's Society members whom I interviewed have been changed, since these are a matter of public record. However, I have been careful to preserve a degree of anonymity when quoting directly. In addition, the names of service users, where used, have been changed to preserve confidentiality.

Acknowledgements

I would like to thank the Indigent Old Women's Society for asking me to carry out this history, and most especially, all those who were generous enough to share their stories and archives with me. Thanks go to Sue Kelly who did much of the early data collection in relation to the Annual Reports and to Jennifer Wallace for technical help with some of the figures in this report. I am also grateful to the Moray Endowment Fund for its financial support of this project.

Methodology

Archival research

All IOWS archives which were handed over to me by the former Treasurer of the Society were studied in depth, and cross-checked with other available historical sources.¹ A full record of the documents used for archival research is included in Appendix 1: Sources. The three primary data sources each raised significant issues in relation to analysis of the content and findings.

New Cases books

A hand-written book entitled 'List of Pensioners and Visitors (1936 - 1974)' and a hand-written book of 'New Cases' (27 February 1961 - December 2000) were examined.

The first book contains a list of names and addresses of pensioners and their visitors from 1917 onwards, not 1936 as the book is labelled. The margin includes another date, which seems likely to relate to the time when the pensioner ceased to be on the Society's register (that is, when the old woman died). When a pensioner moved to a new address, this is also recorded, by scoring out the first address and adding a second, and in some cases, third address. From 1940 onwards, the visitor's address is omitted. When a new visitor takes over the case, this is recorded as before, by scoring out one name and adding a second and very occasionally, third name.

The second book provides, from 1961 to 1974, a paragraph case-history of each of the pensioners being referred to the Society. It also gives details of the name of the referee and the visitor who takes on the case. From 1974 onwards, only the older person's name, address and, on most but not all occasions, their age is recorded, alongside the name of the referee. There is no information about who has taken on the case, or for how long.

The New Cases Books provide, at best, an incomplete insight into the Society's history. They contain some fascinating factual information, and evidence as to the subjects of the Society's concern (at least in the mid 1960s to 1970s). Because the nature of the recording changes over time, it is difficult to draw any wider conclusions from these archives about change in the Society itself.

¹ It is to be hoped that additional archival material (including early Annual Reports) may emerge in someone's attic at some point in the future.

Minute Books

Three Minute Books (dated 3 October 1973 - 7 May 1980; 7 May 1980 - 9 January 1991; and 6 February 1991 - 3 October 2001) were investigated.

The first minute book records the Society's meetings held on the first Wednesday of each month at 7 Randolph Crescent, Edinburgh. It sets down the following information each time:

- Who presided over the meeting, and approval of minutes of the previous meeting.
- Deaths of pensioners.
- New cases – older women who had been visited and assessed as being acceptable for the Society's roll, and a note of whom their visitor would be.
- New visitors – these were always at the recommendation of an existing Society visitor.
- Any deaths, resignations or retirement of visitors.
- Finances – including a note of the pension to be distributed the following month, and any special allowances allocated over the previous month.

In addition to the above, the second Minute Book also contains lists of names of pensioners to be put forward to the Rotary Club for Christmas parcels, and to Edinburgh Council for Social Service for grants from the Coal Fund (discussed later).

The third Minute Book includes, for the first time, Apologies, but does not give a list of attendees at the meeting. From 1998, a paragraph each time is devoted to the sub-committee and the following year, the Chairman's report.

Like the New Cases books, the Minute Books provide an interesting, but somewhat uneven picture of the Society's organisation. They are written by the Society's Secretary, and until 2001, are handwritten, brief accounts of decisions taken, rather than a record of any discussion which may have taken place. In 2001, a much fuller, typed account is given, and this sets out to explain (and perhaps justify) the basis of decisions taken in relation to the re-organisation, and then closure, of the Society.²

² Prior suggests that in matters of social research, 'documents usually appear only in so far as they serve as receptacles of evidence for some claim or other' (2003: 147).

Annual Reports

Annual Reports of The Senior Female Society for the Relief of Indigent Old Women, 1905-1907; and Annual Reports of the Indigent Old Women's Society, 1922-2001 were examined, with the exception of one missing year, February 1st 1941 - January 31st 1942. Although the Society's President wrote in the 1991-92 Annual Report that 'records exist back to 1815', no such records could be traced at the time this research was conducted, in spite of extensive enquiries made amongst Society members and in public libraries and archives (see Appendix 1).

The Annual Reports provide the most formal account of the agency's functioning. They give useful information about the Society's finances – incoming and outgoing – and about the office bearers, and in the early years, the subscribers. Beyond this, there is a summary each year on the previous year's work. This sometimes gives interesting information about cases and about the motivations of visitors in undertaking this voluntary work. At other times, the summaries are rather formulaic, and the same phrases and sentiments appear from year to year. It is unclear from the early reports who wrote these summaries. It is not until 1943-44 that there is the statement 'In name of the committee. Signed President and Treasurer.' None of the Annual Reports contain page numbers, hence these cannot be given when quoting from Annual Reports.

Interviews

Interviews were conducted with seven former members of the Society and one referrer to the Society as follows:

- Mrs Frackelton: President and visitor, 1928 to 2002.
- Dr Collins: Visitor, 1964 to 2002.
- Mrs Ogleskan: Visitor, 1971 to 2002.
- Mrs Evans: Visitor and secretary, 1982 to 2000.
- Miss Hines: Visitor and committee member, 1987 to 2002.
- Mrs Bell: Visitor, committee member then chair, 1995 to 2002.
- Mr McPherson: Visitor and treasurer, 2000 to 2002.
- Mrs Hodges: Trinity Hospital³ visitor and referrer, 1982 to 2000.

³ The earliest recorded establishment of a voluntary society in the *Edinburgh Almanack* is that of Trinity Hospital, founded in 1560 as 'a refuge for decayed burgesses of Edinburgh, their widows and children', with accommodation for 40 people, and providing pensions for another 100, paid quarterly. The Collegiate Church of the Holy Trinity stood in the hollow between the Old and New Towns of

In addition, interviews were carried out with Professor Stewart J. Brown, the University of Edinburgh, to discuss the politics of Thomas Chalmers, and with Professor Bob Morris, the University of Edinburgh, to consider the rise of voluntary societies in Edinburgh in the late eighteenth century. I also conducted telephone conversations with the Treasurer and the 'Missionary' from the Indigent Old Men's Society:

It is self-evident that this small group of informants is not, and cannot be, a representative sample of the very many people (mostly women) who worked for the Society over its 205 year history. It is, rather, a purposive sample, based on the people whom I was able to get hold of, and who were recommended to me by members of the Society. The sample does, however, include a range of those who were involved with the Society going back to the 1920s, as well as more recent figures in the Society's history. Some of those interviewed held positions as office-bearers; some did not. Some held a full case-load of, on average, four pensioners; others had no more than one pensioner at a time. One interviewee was not a visitor at all, but referred older women to the Society, and she was able to provide useful information about how the Society was viewed by those outside the organisation.

I have not interviewed any of the Society's pensioners. Given that the Society had closed by the time this study was conducted, it did not seem ethical to try to track down beneficiaries. I did, however, approach local newspapers to see whether there was any interest in publishing a news story which might have encouraged people to come forward to talk to me. Unfortunately, I was unable to generate interest in doing this. (In an interesting parallel, the IOWS was unable to get news coverage of its bi-centennial year.)

Interviews were semi-structured. I followed a general Interview Schedule (see Appendix 2), but there was scope in each interview for narrative and discussion. I deliberately adopted a position of concerned 'insider' rather than dispassionate

Edinburgh, on the west side of Leith Wynd. It was founded by Mary of Gueldre, Queen of James II, shortly after that king's death (1460), the foundation charter of erection being dated 1462. Connected with the college was Trinity Hospital, also founded by Queen Mary of Gueldres. After the Reformation, the endowments passed into the hands of the Town Council, which maintained the Hospital as a city charity for decayed burgesses and their families.

observer.⁴ This means that I tried to make the interviews as much a conversation as possible, and shared my enthusiasm for the subject with the informants. Three informants were known to me (albeit briefly) from the past, when I had conducted a history of Family Care, an Edinburgh voluntary organisation at which they had previously worked. It was this personal connection which had led them to ask me to conduct their Society's history.

All interviews were tape-recorded and subsequently transcribed by me. A thematic analysis was then conducted, and subjects which emerged in interview were cross-checked with other documentary sources and with wider historical data.

Summary

The documentary evidence, as discussed, is incomplete: there are important gaps in the early period of the Society (that is, from 1797 to 1905), and it has been necessary to piece information together about this period from other available sources. The evidence is also partial: the 'voices' in the written records of the Society are those of the most influential members: the President, the Secretary and the Treasurer. In the same way, the interviews cannot be said to be comprehensive. They offer ways of making sense of what happened in the past from the vantage point of the present.⁵ They are then, inevitably, constructions of events rather than 'facts', reflecting particular versions of 'the truth'.

In pulling the history together, I have tried to be even-handed and to do justice to all the sources available to me. In doing so, I have been alert to inconsistencies and, at times, contradictions in the documentary and interview evidence, as well as instances where there was agreement about what was being presented (Prior 2003). I have also, however, had to take a position on key controversial matters, including the eventual closure of the Society in 2002. I am therefore not making a claim that this is the one definitive or 'objective' account of history of the IOWS. Instead, this can only ever be my version of the story. What emerges is a study of considerable interest to social historians, to social workers and to the people of Edinburgh.

⁴ Feminist researcher Du Bois (1983) introduces the notion of 'passionate scholarship'.

⁵ Giles (1995) offers an extremely useful analysis of representations and performance in historical interviews.

Origins of the Society

Given that no agency records before 1905 could be found, we have to rely on the oral accounts which have been passed down through the years, as well as other documentary evidence which is available. The former President of the Society, Mrs Annis Frackelton, who was first introduced to the IOWS in 1928, provided two different explanations; a third explanation emerges from a sermon published in 1906. These accounts should not necessarily be seen as competing or even contradictory. Instead, taken together, they give a good indication of the likely motivations of the women who set up this Society in 1797.

Concern for domestic servants

During a first interview, Mrs Frackelton told me that a group of women friends had been concerned that their domestic servants had no income once they became too old to work. They therefore came together to pool their resources and set up a fund which would provide a pension for these older women. Mrs Frackelton repeats this version of the story in her introduction to the 1991-92 Annual Report.

This account fits with what is known about the formation of other voluntary societies at this time. Morris states that the characteristic form of the nineteenth century voluntary society was that of a subscriber democracy. Money was collected from members, and funds distributed and activities organised through a committee and officers elected by the subscribers at the annual general meeting. The general rule was one subscription, one vote, and the committee was run by an oligarchy selected from amongst the higher status members of the society (1983: 101).

Two entries in the *Edinburgh Almanack* confirm that domestic servants were a matter of major concern to the middle classes in Edinburgh in the early to mid nineteenth century. In 1844, the House of Industry, set up for 20 women with an infant school for 80 children, added a Servant's Home to the establishment: 'It is intended as an asylum for respectable young women, who may be out of place and have no relations in Edinburgh, where board, lodging and employment, and careful superintendence are afforded for a moderate remuneration' (p.487). Also in 1844, there is first mention of a Registry for Servants, 36 Frederick Street, 'under the superintendence of a committee of ladies'.

Giles suggests that the Victorian system of domestic service 'reached its apogee between 1851 and 1871'; as the middle classes grew in size and wealth, so the

number of domestic servants 'increased out of proportion to the population as a whole' (1995: 134). By the 1890s, one in every three young women between the ages of 15 and 20 were employed in domestic service (Davidoff et al 1999: 158). Domestic service remained the largest single employer of women and girls well into the twentieth century, and until the Second World War, almost all upper and middle and some working class families relied heavily on paid domestic help of some kind. Giles charts the changes taking place in domestic service in the first half of the twentieth century. By the 1920s and 1930s, residential domestic service in the private home was reduced to one 'maid of all work', except in the wealthiest of families. These maids tended to be young women straight from school. At the same time as the number of young women entering domestic service was declining, so there was an increase in the number of older women in their 40s entering domestic service on a non-residential, daily basis, often part-time, as cleaners and 'charwomen'. After the Second World War, middle class women became increasingly drawn into performing their own domestic chores, with the help of new technology and appliances, while working class women were drawn into factories or public sector employment (Giles 1995: 139).

Archival records contain two interesting references to servants. In 1909, the City of Edinburgh Charity Organisation Society (COS) reports that the COS acts as almoner 'for one or two public pension funds, and also for private individuals, who may wish to give a weekly sum to an old servant or other employee' (Third Annual Report 1909: 9). This indicates that the practice of private individuals giving financial assistance to their retired employees was still ongoing over 100 years after the forerunner to the IOWS was established.

The 1932 IOWS Annual Report records that Miss Graham of Buccleuch Street, had 'given up her pension so that someone else could benefit from it, on succeeding to an annuity from her late mistress'. This demonstrates that domestic servants continued on the Society's register at least until this time. It also tells us something about the strength of relationship between some employers and their domestic servants. Domestic service was, by its very nature, a personal service which had the potential to create lasting relationships and reciprocal commitments.

Thomas Chalmers and the origins of the Society

One story handed on through the generations and retold to me by Mrs Frackelton, is that the Society was 'a family concern', set up by a sister of Thomas Chalmers, the social reformer and founder of the Free Church of Scotland. Whether or not this is true, it is known as fact that women from the Chalmers' family were members of this Society for at least 120 years.

Thomas Chalmers (1780-1847) was born in Anstruther, Fife, one of thirteen children. His father ran the family textile business, and was a prominent magistrate, serving as provost for several terms of office (Brown 1982: 3). His mother demonstrated a strong humanitarian concern for the poor in Anstruther. She visited the homes of the poor on a regular basis with parcels of food and clothing. During the famine of 1812, she was active in founding a society in Anstruther in which members subscribed a shilling a week to a fund which was distributed to the poor by household visitors. At her death, she left provision in her will for several paupers whom she had regularly assisted for many years (Brown 1982: 4). Thomas Chalmers studied at the University of St Andrews and then at Edinburgh University in 1799 and 1800. In 1801, he became assistant minister at a parish in Roxburghshire before leaving to become a lecturer at St Andrews and a minister at Kilmany in Fife, where he married Grace Pratt. Chalmers instigated a system of visiting the poor in Kilmany, and made a personal commitment in 1814 to support two aged parishioners.



Kilmany Church

By 1819, Chalmers was working at St John's parish in the East End of Glasgow, where he introduced an experiment in which volunteers collected funds, investigated claims and delivered welfare to those in need in the parish (Paterson 1976). In 1827, Chalmers moved to take up the Chair of Moral Philosophy at The University of Edinburgh, and went on to instigate a similar experiment at the West Bow in Edinburgh. Chalmers firmly believed that poor relief (and indeed the church itself) should be separate from the state (see his writings compiled by Wood 1912); he led the Disruption from the Church of Scotland in 1843 (Brown and Fry 1993).

What this brief outline indicates is that Thomas Chalmers was not in Edinburgh in 1797 when this Society began; neither, it appears, were any of his five sisters. Lucy, Barbara and Isobel Chalmers all died in Anstruther in their 30s and 40s, suggesting that they had never left Fife. Jean Chalmers died in 1864 in Gloucester. The only sister who did come to live in Edinburgh was Helen Chalmers, who was born in 1786 in Anstruther, and married the Reverend John McLellan in Anstruther in 1826. Helen died in Edinburgh in 1854, without children. Given that she was only 11 years of age in 1797, and did not come to Edinburgh until much later, she was clearly not a founding member of this Society. She may, however, have become involved between the late 1820s and the 1840s. There is no evidence of this either way, but given her the combined influences of her family background, her marriage and the fact that she had no children of her own, it would seem entirely fitting that she would have become involved in charity work of some kind or another.

Thomas and Elizabeth Chalmers had six daughters: Anne Simson (1813-1891), Eliza (1816-1892), Grace Pratt (1819-1851), Margaret Parker (1823-1902), Helen Jemima (1826-1887) and Frances Agnes (1827-1863). Anne Simson Chalmers was born in Anstruther, and came to live in Edinburgh with her family in 1828. She married the Reverend Dr William Hanna in 1836 and moved with him to East Kilbride then Skirling, not returning to Edinburgh until after the Disruption in the Church of Scotland in 1843, when he came to join Thomas Chalmers at St John's Free Church. It is possible that Anne was involved with the society from 1843 onwards, but this seems unlikely, given that there is no mention of the Society in the *Letters and Journals of Anne Chalmers*, edited by her daughter, Matilda Grace Blackie, and privately printed by Curwen Press (1922). According to the letters and journals, Anne had rather poor health and spent much time during the winter months living abroad. When she was in Edinburgh, according to her daughter's account, she enjoyed the company of

intellectuals and writers, preferring the company of men, 'discussing political or literary affairs rather than ladies' small-talk'.

Anne's sister, Margaret Parker Chalmers (1823-1902), may have been involved in the society, but there is no record of this either way. What we do know is that Margaret's daughter Grace Chalmers Wood (born 1854) was a member for all of her adult life, and that it was common in this Society for daughters to follow mothers into Society membership. (Grace Chalmers Wood is recorded in 1922 as Honorary Secretary, but seems to have been a visitor from the 1870s onwards.) Margaret Parker Chalmers was married to William Wood CA, who is listed as a committee member of the Indigent Old Men's Society in 1846, and it was not uncommon for husbands and wives to be involved with the two societies at the same time. Another two Misses Wood (possibly William Wood's sisters) were also members of the IOWS. Miss Alice M. Wood was President from 1922 to 1930, and another Miss Wood continued as a subscriber beyond this time.

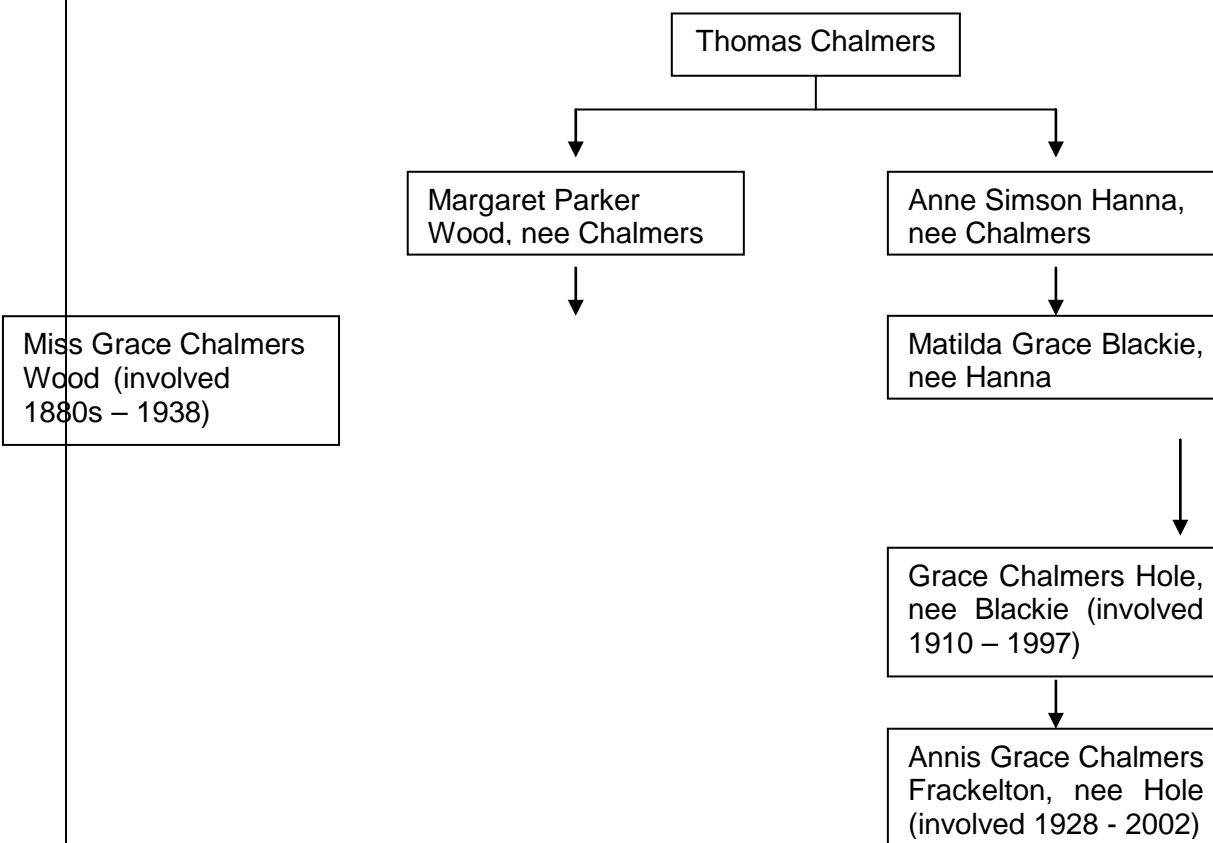
It is possible, though perhaps less so, that Grace Chalmers Wood was introduced to the Society by one of her unmarried aunts. Both Grace Pratt and Frances Agnes died in their 30s, so this seems unlikely. It seems more plausible that she may have been introduced by Helen Jemima Chalmers, or by her other married aunt, Eliza, who was also married to a minister, the Reverend John Mackenzie (1818-1878). She may even have been introduced by her great aunt, Helen McClellan (nee Chalmers), discussed above.

There is one final possibility which cannot be proved. Thomas Chalmers had a brother Alexander Chalmers, born in 1794 in Anstruther. Alexander married Grace Pratt's sister Helen. They went on to have four children (Ann, Grace, Helen and Elizabeth Hall) who were all born in Kirkcaldy. Only one of the four children died in Edinburgh: Elizabeth Hall Chalmers died in 1885 in Edinburgh aged 63 years, unmarried and without children. It is not known whether she was ever involved with the Society.

The Chalmers' connection continued until the final closure of the Society. Grace Chalmers Hole (nee Blackie), grand-daughter of Anne Simson Chalmers, joined the society in 1910. Her mother's cousin, Grace Chalmers Wood, was still a member of the society at this time, and may have introduced her to the IOWS. Her mother (born Matilda Grace Hanna) may also have been involved alongside her cousin, but there

is no written evidence of this. Grace Chalmers Hole was involved with the society for 67 years, serving as President and working as a visitor until failing health forced her to resign in August 1977. She introduced her daughter Annis Frackelton (nee Hole) to the Society. Annis visited with her mother when she was still a young woman living at home and then after her marriage, she became a visitor in her own right. She was elected President when her mother retired and remained President until the Society's affairs were wound up in January 2002. Figure 1 illustrates the Chalmers family connections with the Society.

Figure 1: Chalmers' Family Connection



Concern for poor, older women

While the living conditions of retired domestic servants may have been one of the concerns for the original founders of the IOWS, it seems likely that the Society was not set up solely to help servants. Instead, it demonstrated a general concern for poor, older women in Edinburgh. A sermon preached in Edinburgh in 1806 for the benefit of the Charitable Female Society provides further evidence. Its appendix states:

‘It is not unknown to the Public, that in the year 1797, a few Female Friends, pitying the distresses of the aged and indigent women in this city, agreed to do what they could for their relief. Their intention being communicated to others, they determined to meet regularly, and to contribute each a small sum, at stated times, for this purpose. A society was thus formed.’

There is little doubt of the need for such a Society. The only means of support for older women at this time was the family or poor relief. Midwinter (1994) points out that at the end of the eighteenth century, about one-third of Britain's over-65s were in receipt of poor law subventions. Poor relief at this time was a statutory duty shared between town councils and the established church. Although parishes were allowed to raise taxes through rates, few did, and the preferred kind of support remained the church or estate, that is, through voluntary giving by the wealthy to the poor. This was the way that all social welfare was financed, including schools, infirmaries and residential care (Levitt 1988). This suggests that for poor, older women in Edinburgh at this time, there were few avenues of support available outside the family and charitable help.

Christian underpinnings

This Society was, from inception, imbued with ideas of Christian charity and Christian service. This is demonstrated throughout the early Annual Reports, and in the prayers which began all the monthly visitors' meetings. The 1907 Annual Report gives a flavour of this:

‘Every year sees changes in the ranks of the beneficiaries, from the poor little room here below they pass to the House of Many Mansions, and their places are filled by others, to whom the little pension is as great a boon.’

This was, however, a secular rather than a Christian agency. No clergymen are listed as committee members or subscribers in the 1905 Annual Report. Nor was the Society attached to any single church or denomination. There were strong links between the Society and some churches at different points in time, for example, St Cuthbert's Church in Lothian Road, Edinburgh, from the 1960s onwards. But on closer examination, this was never a St Cuthbert's society. Tracing the St Cuthbert's communion rolls from 1917 onwards shows that not all members of the Society were also members of St Cuthbert's. The connection was found to be one of friendship with Mrs Frackelton, as outlined above, not with St Cuthbert's itself.

The rise of voluntary societies

The period, 1780 to 1850, has been called as 'an age of societies' (Davidoff and Hall 1987: 416). Whether through providing soup kitchens for the poor, cultivating the arts or running chambers of commerce, this network of association 'redefined civil society, creating new arenas of social power and constructing a formidable base for middle-class men' (ib.id.). Morris (1983) confirms this view. He argues that although the voluntary societies were a solution to the problems of urban society, they also 'enabled the middle-classes to move towards the creation of a consciousness and cohesion amongst themselves and become a middle class' (1983:110). For the wives and daughters of the middle-classes, the societies offered opportunities both to work with men and on their own, 'learning to administer, to speak at meetings, to move around the town, to write, to find new friends' (Davidoff and Hall 1987: 436). By the second half of the nineteenth century, women increasingly focused their efforts on 'conquering the bastions of this public world' (1987: 416).

Although Davidoff and Hall are writing about the experiences of the middle classes in England, there is little doubt that this speaks equally to the experience of middle class Edinburgh at this time. The beginnings of the IOWS must be placed in the context of an explosion of philanthropic activity in Edinburgh in the late 1700s and early 1800s. The 1825 *Edinburgh Almanack* details the emergence of the following societies at this time:

- Public Dispensary (1776)
- Society for the Relief of Destitute Sick (1785)
- Magdalen Asylum (1797)
- Senior Female Society for the Relief of Indigent Old Women (1797)

- Charitable or Junior Female Society for the Relief of Indigent Old Women (1797)
- House of Industry (1801)
- James Gillespie's Hospital⁶ (1802)
- Edinburgh Society for the Relief of Indigent Old Men (1806)
- Lunatic Asylum (1810)
- Edinburgh Bridewell (1812)
- Society for the Suppression of Beggars (1814)
- Deaf and Dumb Institution (1814)
- New Town Dispensary (1815)
- Institution for the Relief of Incurables Edinburgh Association for Behoof of Widows and Orphans (1820)

The societies outlined here encompass a whole range of social groups: sick people, 'fallen' women, old people, servants, those with mental health problems, beggars, disabled people, widows, orphans and offenders. Morris indicates that the new voluntary societies were, significantly, 'designed to achieve their aims without reference to government aid or authority', that is, separate from the state, rather than designed to put pressure it (1983: 96). He argues that this changed considerably over time, so that by the middle of the nineteenth century, one group of voluntary societies after another began to search for aid from the state. Although societies went on to increase and diversify, they worked within the shadow of state agencies and commercial competition (1983: 118).

⁶ The term 'hospital' was used interchangeably at this time to refer to residential care for children, or sick or old people. Hence many of the above institutions were residential schools set up to support and educate poor children and orphans.

Name and organisation

The name 'The Indigent Old Women's Society' first appears on public record in the *Edinburgh Almanack* in 1908, registered as 'The Indigent Old Women's Society, instituted 1797'. The creation of the IOWS marked the coming together of two much older societies: the Senior Female Society for the Relief of Indigent Old Women which was formed in 1797 and the Junior Female Society for the Relief of Indigent Old Women, founded the same year. In tracing back through the *Edinburgh Almanack* from 1798 onwards, the earliest listing of the Society in its original form is 1825, as follows:

'Senior Female Society for the Relief of Aged and Indigent Women (1797). Mrs Ritchie, Treasurer, 15 Buccleuch Place. Managed by a committee of ladies.'

In 1828, the Junior Female Society appears for the first time alongside the Senior Female Society as follows:

'Charitable or Junior Female Society for the Relief of Indigent Old Women (1797). Managed by a committee of ladies. Miss Smith, No 9 Archibald Place and Miss Johnston, No 16 Archibald Place, Treasurers. Miss Fleming, No 1 Eyre Place, Secretary.'

The 'Charitable or Junior Female Society' was itself an alliance of two societies. A sermon delivered in 1806 to raise funds for a new 'Charitable Female Society' explains that some members of the Senior Female Society had left to set up their own Society. This was said to allow them 'to pursue the original objects of the society with more cordiality and effect'. Following this, members of the already existing Junior Female Society (again, as related by the text of the sermon) consigned all their funds and pensioners to the new society, and most of the members became subscribers. For the next 100 years, the 'Senior' and 'Charitable or Junior' Female Societies operated side-by-side, with no obvious connection between the two in terms of names of office-bearers.

In reporting the amalgamation of the two Societies into the Indigent Old Women's Society in 1907, the Annual Report of the Senior Female Society notes that: 'In the early days the two Societies were mutually helpful; of later years they have worked alone.' The Annual Report goes on to clarify the decision to amalgamate in the following terms:

'It is said this is a materialistic age, - it is also an age of union, specially union in Christian effort and social work, so these two Societies, formed so long ago to help poor old women, have resolved to amalgamate , and henceforth will be known as "The Indigent Old Women's Society". The Committees of both Societies appeal to the public to help them to make the united Society more and more useful and helpful, and ask their former subscribers and friends to continue their subscriptions and donations.'

The 'age of union' mentioned here may refer to the establishment in 1906 of the City of Edinburgh Charity Organisation Society, whose stated goal included 'the prevention of overlapping by securing coordination of charitable effort' (Third Annual Report: 4). The Edinburgh COS itself grew out of an older organisation, The Edinburgh Association for Improving the Condition of the Poor which had been founded in 1868. It had divided the city into 28 districts each with visitors to pursue their enquiries about the needs of families and individuals (Checkland 1980).⁷

When the new IOWS began its work in 1908, a President was appointed, Miss Elizabeth Traill McLaren, who had not held office in either of the existing societies. Most of the other office-bearers had served in one or other of the societies previously. It seems reasonable to suggest from this that the new organisation came about because of a merger of the two societies, rather than a take-over by a more powerful society of a weaker one, although in the absence of financial records, this cannot be certain.

The people who were involved in this merger continued to be part of the IOWS for many years ahead. So, for example, Miss Sawers was secretary of the Senior Society in 1882, and still involved as a collector for IOWS until her death in 1922. Miss Bannerman, a secretary of the Charitable and Junior Society in 1896, was still on the IOWS committee in 1922. Likewise, Miss Watson, Treasurer of the Charitable and Junior Society in 1904, was still on the committee in 1922, and the 1927 Annual Report records that the late Misses Gibson Thomson's 'generous legacy' of £300 to the 'Junior or Charitable Female Society' had been transferred to the IOWS.

⁷ The Charity Organisation Society was formed in London in 1869 as the Society for Organising Charitable Relief and Repressing Mendacity. Its key task was to channel local charitable donations and relief and co-ordinate the activities of the growing number of charitable organisations. It defined its domain in relation to the Poor Law; only the 'deserving' poor would be helped by their efforts (Mooney 1998).

There is evidence in the latter years of the Society of discomfort at the Society's 'old fashioned' name. This was expressed to me in interview, and also first appears in the Minute of the visitors' meeting held on 5th May 1993, where it is reported that one of the visitors felt 'it might be time to think of changing' the Society's name. Seven years later, in November 2000, the Minute of the visitors' meeting records the unanimous decision to change the name to The Frackelton Trust, Edinburgh. The following year, a constitution was drawn up for the first time, naming the Society as the Indigent Old Women's Society, and it was this name that continued until the Society closed in January 2002.

Objects of the Society

The 1905 Annual Report gives a full statement of eligibility for Society support:

‘The class it helps consists of widows and single women who, after long, industrious, and sober lives, are no longer able to maintain themselves by their own work. Many a small but comfortable home is kept up by means of this Society, and many a poor woman who has survived her children and those who might have supported her in her old age, is enabled to keep her little room and die in peace in her own house.’

There are six key aspects here which merit further attention:

- Widows and single women
- Industrious and sober lives, now unable to work
- Poor women
- Without family support
- In old age
- Living in her own house

A final criterion, although not included here, was implicit in the Society’s work. This was an Edinburgh Society, set up to meet the needs of local older women.

Widows and single women

For as long as demographic records have been available, women have lived longer than men. As a consequence, women are far more likely to live alone than men (Prior 2001). Women are also more likely to be poorer than men, because of reduced opportunities over their lifetimes to accumulate wealth (Thane 1996). Historical studies of the Poor Law as far back as the seventeenth century reveal that women were in the majority of recipients of welfare (Digby 1996). For example, women formed three-fifths of all those on all forms of poor relief at the time of the Poor Law enquiries in the early 1900s (1996: 69). Thane puts this simply: ‘Poverty has long been feminine’ (1996: 192).

Although they were the main recipients of poor relief, poor law was built on the assumption of the male worker and the dependent woman. This was especially problematic for women without men to support them, that is, for widows and single women. The IOWS maintained the notion of women’s economic dependency in the ruling in 1923 that a woman should be disqualified for remarrying (1924 Annual Report). But when an 83-year old woman remarried in 1951, this did not happen, and

instead the decision was taken to change the membership rules so that 'each case will be considered on its own merits' (1952 Annual Report).

Industrious and sober lives, now unable to work

In order to be accepted onto the Society's roll, applicants had to be respectable, honest and sober:

'Our pensioners are respectable old women, and the Society makes a strong point of sobriety. This is necessary because the friendly, trustful form in which our little help is given with all its advantages, requires that our recipients shall be people who can be trusted with money. Otherwise our benefaction is of no use – nay, positively mischievous' (1931 Annual Report).



The 1996-97 Annual Report provides two case studies to mark the occasion of the Society's bicentennial year:

'Ellen was born in London. Her mother died when she was quite young. Father remarried. Cruel stepmother. Father drank. Ellen sent out to work at 12. A series of menial domestic jobs brought her north of the Border. After a breakdown she became known to the IOWS. Towards the end of

her life she said she had never known any happiness until she came into the case of this Society.'

'Mary was a dear soul living in an appalling hovel the likes of which would surely not be tolerated in these days. When Mary was dying there was no-one to be with her but a kind neighbour and her visitor.'

The question of 'sobriety' emerges at various points in both written and oral accounts. For example, the 1938-39 Annual Report records with some sadness that one of the pensioners was found to be 'spending the money on drink'. She was warned that if it occurred again the Committee would have to suspend her, and she promised to reform, so was given a second chance. This story did not have a happy ending, as the Annual Report continues: 'The habit had, however, become too engrained to be overcome and in October her name was reluctantly struck off the list.' There is no way of knowing what happened to this woman, but it seems likely that she ended up in Glenlockhart, the former Edinburgh Poorhouse.

It was difficult for visitors to know how to cope with a pensioner who was 'on the bottle', as one visitor recounted:

'I was visiting Mrs Andrews in a flat in St Leonard's Street in the 1970s. She was always very welcoming – I had visited her for two or three years, more than once a month because she needed someone to talk to. On this particular occasion, she opened the door, looking very red faced and slightly dithery. I went in and sat down and she told me she'd had a fall, and hit her head off a sideboard. Then looking up, I saw a bottle on the table – I had never seen a bottle before in that flat – I think it was brandy. From that moment on, she went downhill. It was terribly sad, because she was a delightful old soul and very pleasant to talk to. Shortly after, she was whisked into the Royal Edinburgh [psychiatric] hospital in Morningside where they have the doors locked. I went to see her with her money, and handed it over to the Ward Sister to take care of it. Mrs Andrews hardly recognised me and said, "Where's my money?" I felt so embarrassed. Her whole personality and approach to me had changed. That was the last time I saw her. She took the chocolates I'd brought her and I left. She had changed just over a matter of a few weeks, and was obviously not long for this life. I didn't tell anyone about the alcohol.'

This story has been repeated in full because it tells us a great deal not only about the Society's approach to alcohol, but also about the relationship between the visitor and pensioner. Once this relationship had been established, the visitor did not want to let the old woman go, even after her behaviour had changed. The visitor knew that she should have reported this problem to the monthly meeting of the Society, but was reluctant to do so, out of loyalty to Mrs Andrews.

A curious story from the 1961-62 Annual Report demonstrates that not all pensioners fitted the ideal picture of a deserving old lady who had fallen on hard times. This Report tells the story of a pensioner who disappeared:

'This old lady was discovered after some months in Glasgow, where she was earning a precarious living by rag picking. The police brought her back to Edinburgh... She is now happily settled in a new house and has been reinstated on our pension list.'

Poor women

When this Society began in 1797, there was no national system of poor relief as we know it today. Poor relief was organised at local (parish) level, and in the growing towns and cities in Scotland, was gathered through church collections and charitable effort and then targeted at those who were seen as unable to help themselves (that is, older people, disabled people and orphaned children). Most relief was 'outdoor'; there was no tradition of 'setting the poor on work' as in the English workhouses (Paterson 1976: 178). In this context, the IOWS would have offered a vital service to poor, older women in Edinburgh.

As the nineteenth century advanced, large-scale social and economic changes transformed the landscape of social welfare. On the one hand, living standards rose; McCaffrey goes as far as to claim that the sustained economic growth 'created a general feeling of prosperity in Victorian Scotland' (1998: 55). But at the same time, the gap between rich and poor remained across Britain, as illustrated in the late nineteenth century social surveys of Booth and Rowntree.⁸ One of Booth's key findings was the extent of poverty in old age: 38.8% of all inhabitants over the age of

⁸ Charles Booth's 17-volume, *The Life and Labour of the People in London*, which appeared between 1889 and 1903, found one-third of the population living 'in poverty or in want'. A similar survey by B. Seebohm Rowntree of York, *Poverty: A Study of Town Life* (1901), found 28% of the population living in poverty.

65 year were recipients of poor relief (Thane 1996a: 10). At the same time, a falling mortality rate (just over 6 per cent in 1901) led to a gradual increase in the proportion of older people in the population.

It is apparent from all the available IOWS sources (interviews and agency documents) that poverty, while important, was not the only factor in deciding whether an older woman would receive help from the IOWS. This should not, however, give the impression that all the Society's pensioners were wealthy, or even in good financial circumstances. Some people were said to have 'absolutely nothing'. In interview, one visitor illustrated this with a story:

'There was acute poverty in those days – people of all ages were poor – after the First World War, there were so many soldiers' widows. But I remember one old lady had a flat in Rose Street – she had no form of heating – I got her one of these convector fires, you know the sort?, with two bars, and she said, "Will I have to put on both bars?" That was absolutely terrifying for her, in case she couldn't afford it. That doesn't seem so terribly long ago.'

The 1920s and 1930s were times of considerable hardship to the Society's pensioners. In 1926, a decision was taken to increase the pension from five shillings to 10 shillings for the month of May 'owing to the special emergency of the General Strike'. Fraser (2003: 232) suggests that inflation in the first year of the Second World War created huge problems for pensioners across Britain, forcing the government of the day to introduce supplementary pensions based on proven needs in the 1940 Old Age and Widows' Pensions Act. The 1940-41 Annual Report, whilst welcoming the increase to pensioners' incomes in consequence of this legislation, adds that 'in view of the frequent rises in the price of everyday commodities, our little grant of £5 a year still makes a great difference to the finances of these old women'.

In spite of the progress in state pensions, older people remained in poverty, and older women remained the poorest of all. The 1964-65 Annual Report records that some pensioners were forced to go without food in order to pay their fuel bills: 'We come across cases where the pensioner is denying herself food which she really needs, in order to save enough to meet an electric bill, or to buy an extra bag of coal.' This view is repeated two years later: 'In spite of the increased old age pension and the Social Security allowance, with the ever-rising cost of living, many have found it difficult in paying their gas and electricity bills' (1966-67 Annual Report). Townsend

and Wedderburn's study of 1965 provides further evidence of this. They conclude that those with the most serious problems financially were single and widowed women. The incomes of women aged 65 and over living alone were less than one-quarter of average industrial earnings; over two-thirds of women were entirely dependent on state benefits. Moreover, while many older people were receiving some services (for example, home help or meal services), service provision was uncoordinated and insufficient to meet needs. Townsend and Wedderburn summed the situation up: 'there are grounds for concern about old people living alone' (1965: 138).

Visitors were fully aware of the impact of poverty on their pensioners, particularly on those who were housebound. One said in interview that she suspected that some pensioners heated one room in preparation for her visit, and the 'visitor's chair' was always placed close to the fire. McLeod and Bywaters offer illustrations of the ways that inequalities in material circumstances can have a direct effect on health. For example:

'In bed it's freezing and if you saw the things I wear in bed to keep warm it's unbelievable. But I hurt when I'm not very warm, it's the arthritis. It really hurts when it's too blooming cold' (story recounted in 2000: 25).

Even towards the end of the Society's existence, poverty, and indeed heating, was acknowledged to be a real problem for some pensioners. The 1993-94 Annual Report comments on the problems faced by the housebound in heating their homes adequately. An interview provides another example of such hardship:

'We had another person, about three years ago, who had a degree... She was in the Royal Edinburgh [Psychiatric Hospital] and a social worker found her a flat, and she was totally dependent on the money from us. The flat was the best that could be found, but it was pretty awful, and I don't think she had a friend in the world. She used to spend her time on the buses. She used to travel on the buses not to talk to someone, but for the heat.' (Interview with Mrs Frackelton).

Fuel poverty remains a reality for many older people today. National Energy Action, the charity which campaigns for the eradication of fuel poverty, estimates that up to six million households in the UK cannot afford to heat their homes (duQuesney 2003). Older women in particular remain disadvantaged financially by the combined

effects of their role as mothers, wives and carers, and their position in the labour market (Arber and Ginn 1991).

Without family support

The underlying assumption explicitly stated in the Society's Objects is that the family should shoulder responsibility for family members. This is strongly reminiscent of Elizabethan Poor Law which states:

'It shall be the duty of the father, grandfather, mother, grandmother, husband or child of a poor, old, blind, lame or impotent person, or other poor person, not able to work, if possessed of sufficient means, to relieve and maintain that person.'

The 1938 Annual Report records that although applicants to the Society were rarely refused, during that year, two had been considered unsuitable: the first, because she was 'thought to be well off'; the second, because she was 'living with a daughter who provided for her entirely'. Recent research suggests that ideas of duty and obligation towards family members endure across generations, in spite of major changes in patterns of women's employment and family composition. Moreover, most older people prefer to be cared for, where possible, by members of their own families (Qureshi and Walker 1989).

In 1981, the then Conservative Government re-affirmed this viewpoint in its White Paper, *Growing Older*:

'Whatever level of public expenditure proves practicable, and however it is distributed, the primary sources of support and care for elderly people are informal and voluntary. These spring from the personal ties of kinship, friendship and neighbourhood. They are irreplaceable. It is the role of public authorities to sustain and, where necessary, develop – but never to displace – such support and care. Care in the community must increasingly mean care *by* the community.'

The ideas expressed here are strongly reminiscent of Thomas Chalmers' views of 150 years earlier. Chalmers spent a lifetime battling against any system which promised statutory provision for the poor or destitute. He maintained that the resources of 'self-help and the charity of nature' were far more powerful and abundant than any provision which 'the charity of law' could make. So, for example,

Chalmers felt that it was wrong to take old people into institutional care if they had surviving children who could and should look after them; the very existence of public care interfered with natural family relations (Masterton 1900, Wood 1912). Chalmers would, however, have fully supported this Society's efforts to support older people in the community who did not have family members to look after them. This point was explored in interview with Professor Stewart J. Brown, a Chalmers scholar at The University of Edinburgh. He confirmed that Chalmers' opposition was to state systems of welfare, not to welfare as such, and certainly not welfare provided by members of the community.

In old age

Early IOWS reports suggest that the minimum age of admittance was 60 years of age. In 1947, a decision was taken to relax the age restriction so that applicants who had not reached 60 years, but who 'for reasons of infirmity or physical disability are in need of special help, may have their cases considered' (1947 Annual Report).

This is demonstrated in the case of 'wee Jenny', herself suffering from dwarfism, who had given up paid employment in order to take care of her infirm elderly mother and disabled sister. Because she was not yet 60 years of age, Jenny had no pension entitlement.

The 1993-94 Annual Report passes an interesting comment on the ageing population of Society pensioners:

'Pensioners referred to us long ago were mostly girls in their 60s or 70s. Not often nowadays. Recently in one month we added to our books two nonagenarians – one 93 and the other 90. It just seems sad that we did not know earlier of the difficulties of these old ladies and could have helped sooner.'

Living in her own home

The Society's main concern was for older women who were struggling to maintain a home for themselves. This did not, however, preclude referrals from older women in hospital or in residential care. The first New Cases book records one referral for a Mrs Walker in the Northern General Hospital in 1917; Mrs Tait from Queensberry House was referred in 1921, and in 1924, there were referrals of two residents from

Glenlockhart. Moreover, significant numbers of women who were on the Society's roll found that they had to move out of their own homes into some form of institutional care, often hospital or Glenlockhart, the former City Poorhouse. The question of whether or not to accept referrals of people already in care was an issue which was repeatedly discussed in agency documentation over the years. So, for example, the 1949-50 report states that applicants 'should not be inmates of any hospital or institution, with the exception of Eventide Homes, at the time of election'.

Community care policy has, in recent years, also placed emphasis on the value of supporting people to live in their own homes, in preference to institutional care. Not only is this a cheaper option for government, it is also the preferred option for most people (Arber and Ginn 1992).

Edinburgh

Whether living at home or in some form of residential or hospital care, this Society was, from the beginning, a local visiting society, not one which covered the whole of Scotland. It was set up to provide a service to older women who were resident within Edinburgh, though in practice, committee members were prepared to stretch this a little for an older person who was already on the Society's register if she moved outwith the city limits. As the 1926 Annual Report states, 'the Committee would listen in each case to reason showing such withdrawal to be a hardship, and decide according to circumstances'. The importance of locality is one which emerges throughout accounts of women's philanthropic activity. Digby and Stewart indicate that Victorian women's social work, whether in housing, poor law, health or education was usually performed locally, 'cementing links between family and community, and acting as a bridge from activist women's own families to the families of the poor whom they aimed to regenerate morally, quite as much as to help in any material or secular way' (1996: 10).

Edinburgh changed dramatically over the lifetime of this Society, and this had a major impact on the distances visitors had to travel and on the nature of visiting itself. At the beginning of the nineteenth century, Edinburgh was fairly small in size, with about 67,000 inhabitants. By the beginning of the twentieth century, this figure had grown to over 316,000 residents; and by the early twenty-first^t century, the total is now over 400,000. The nineteenth and twentieth centuries saw the expansion of the city in all directions, engulfing suburbs and remoter villages. In 1856, Edinburgh absorbed the

small independent burghs of Canongate, Portsburgh and Calton, then in 1896, took over Portobello. In 1920, the area of the city was nearly trebled by the incorporation of the Burgh of Leith and many outlying areas, including Cramond, Gilmerton, Granton and Swanston (*Third Statistical Account of Scotland*: 369). The official area of the city increased by stages from less than one square mile to fifty square miles between 1825 and 1947 (*Civic Survey* 1949: 14).

The expansion of the city was not only a consequence of the absorption of outlying villages; it was also created by large-scale council house building projects from the post-1918 years to the 1970s. The City of Edinburgh Housing Strategy (2002) reports that in the nineteenth century, the majority of people (90%) rented their home from a private landlord and one-third of families lived in houses of only one room (1861 Census). The City Improvement Act of 1867 gave local authorities the power to demolish properties deemed unfit for human habitation. Most rebuilding at this time was carried out by private property developers, and private renting remained the dominant housing tenure until well into the 20th century. This changed when rent restrictions were placed during the First World War and the 1919 Housing and Town Planning Act laid the foundations for the large-scale provision of public housing. The Act introduced subsidies from central government to local government and the recommendation that local authorities were to be responsible for social housing provision. Between 1919 and 1938 the City of Edinburgh Council built almost 16,000 homes, in areas which included Craigmillar and Niddrie, Saughton and Stenhouse, Lochend and Craighentenny.

During the 1940s and 1950s, the main objective of public housing development was slum clearance and increasing the overall supply of housing, and many residents from city centre areas were moved to the new estates on the edges of the city, to Pilton in the North and Gracemount and Southhouse to the South. By the beginning of 1958, there were 150,000 houses in Edinburgh, nearly one-quarter of which had been built by the Corporation; the rest were divided fairly evenly between those let for rent and those owned by their occupants (*Third Statistical Account of Scotland*: 370). Large-scale public housing development continued into the 1960s and 70s with the development of areas such as Moredun, Muirhouse and Wester Hailes.



Oxgangs Avenue

Figure 2 illustrates that the early 1980s marked the peak of local authority renting in Edinburgh. Since then, with successive governments' Right to Buy policies have seen an increase in the owner occupier market, and a similar decline in the number of people renting from the local authority and housing associations. Private renting fell to an all-time low in 1991, and has since then risen slightly with the increasing demand for short term accommodation from both young professionals and students (City of Edinburgh Housing Strategy 2002).

Figure 2: Housing Tenure In Edinburgh, 1961-2000

| | 1961 | 1971 | 1981 | 1991 | 2000 |
|-----------------------------------|------|------|------|------|------|
| Owner occupied | 44% | 47% | 53% | 67% | 67% |
| Rented from LA, SSHA or HA | 25% | 32% | 36% | 24% | 20% |
| Privately rented (including tied) | 30% | 21% | 11% | 9% | 12% |

(Percentages may not add to 100 due to rounding)

(From City of Edinburgh Housing Strategy 2002)

IOWS records give an indication of the effects of these changes on the agency's programme of visiting. The New Cases books provide details of new referrals to the Society from 1917 to 1974. Almost all of new cases up until the 1930s came from addresses within a 2 mile radius of the High Street: postcode areas EH1, EH3 and EH8 are the three most frequently recurring postcode areas, that is, the City Centre, Old Town and Nicolson Street/St Leonard's areas. There were also a few referrals from the Leith area (EH6), and some from more traditionally middle-class parts of the

city. The *Third Statistical Account of Scotland* points out that in Georgian Edinburgh, the poor 'were still, although more discreetly, the neighbours of the rich' (1966: 374). This is borne out by referrals in 1917 and 1923 of women living in Cumberland Street, India Place and Morningside Road.

By the late 1920s, a growing number of referrals were received of women from further out of the South central area, including the Saughtonhall/ Gorgie/ Stenhouse area (EH11) and the Prestonfield/ Craigmillar/ Niddrie area (EH16). By the early 1930s, Craigentinny (EH7) addresses appear for the first time, alongside Pilton (EH5). Perhaps not surprisingly, this development is discussed in the Annual Reports. The 1930 Annual Report comments that the 'willing assistance of visitors enables us to overtake the wider, more scattered limits to which our city has extended', and again, the Annual Report of 1937 comments that visitors had further to travel to visit pensioners because of the growth in Edinburgh's boundaries.

In the 1940s, addresses in Southhouse (EH17) and Chessier (EH14) appear, and in 1964, there is the first mention of Pennywell Road (EH4), in the Muirhouse area, followed in 1966 by Moredun Dykes Road (EH17) and Soutra Court, a high rise block in Gracemount (EH16). Re-housing in high rise flats held additional hazards for visitors. One visitor reported coming back to find her car in Pilton to find all four wheels removed. The 1967-68 Annual Report again draws attention to the increased travel time for visitors as pensioners were re-housed in outlying areas:

'...their re-housing puts an added burden on our visitors as nobody wants to give up their old friends who in some cases they have visited for many years, so more time is taken up in following a pensioner to an outlying district.'

By the mid 1960s, it is impossible to see any discernable pattern in the new referrals, except to note that referrals were being received from all over the city of Edinburgh. Of the 25 new referrals received in 1966, only five were from the familiar EH1, EH3 and EH8 postcodes. Referrals between the 1970s and 1990s continued to reflect a wide geographical spread. By 2000, this diversity had disappeared, reflecting the decline in new referrals to the Society.

Changes in the nature of housing in Edinburgh did not, of course, impact only on the visitors. One visitor described what happened when a pensioner whom she first visited in 1964 was re-housed:

'She lived in Forbes Street, overlooking the Meadows. The building was pulled down a few years later. The woman lived in one room – it was her bedroom, her sitting room and scullery/kitchen – not off it, but part of it. There was no toilet, just a shared toilet in the stair. No bathroom anywhere. This was my first introduction to Edinburgh – to another part of living. Upstairs in this building was a daughter with children. When Forbes Street was demolished, she was re-housed to Muirhouse to an area where she had no friends. Then she quickly had a stroke and had to go into care.'

The older women who were re-located to the new housing schemes on the outskirts of the city had to cope with higher transport, food and fuel costs, as well as the sense of dislocation from all that had been familiar to them. The 1967-68 Annual Report puts this clearly: 'Loneliness is one of the drawbacks of old-age pensioners being re-housed to new districts, often far from the part of town where they have lived most of their lives'. One visitor demonstrated this with the tale of one pensioner who was re-housed from a run-down flat in Pilton to Little France:

'She was desperately unhappy. Her daughter and grand-daughter still lived in Pilton. It was a very nice place indeed in Little France, but she did not know anyone and had been in Pilton for years and years.'



Allermuir and Caerketton Courts, due to be demolished later in 2005

The Annual Report of another prominent voluntary organisation, Edinburgh Council for Social Service, describes the effect of a move to the new Gilmerton housing scheme:

‘...the thousands of new inhabitants ... have had difficulty in readjusting themselves to higher rents and fares, fewer cheap shops and a different mode of life to that led in the Centre of the City....New houses are cold and the price of coal, gas or electricity is one of the biggest burdens of these residents...The problem of furnishing new houses by people who come from furnished rooms is insuperable without recourse to hire purchase...’ (1952-53: 12-13).

Despite the movement of many pensioners out to outlying estates in the 1950s and 1960s, there were still pensioners living in old and dilapidated housing as late as 1972, as the following account from the 1971-72 Annual Report demonstrates:

‘There are still cases of pensioners living in condemned houses which are invariably damp and drafty, with old-fashioned fireplaces which, while giving out little heat, use a lot of coal.’

Visiting

Visiting was central to the work of this, and many other societies. By the middle of the nineteenth century, rival charitable organisations competed with one another to visit the needy in their own homes, as well as in hospitals, infirmaries, workhouses, prisons and asylums. Women's visiting societies specialised in lying-in and sick visiting, and gave food, clothing, bed-linen, coal and sometimes paid for medical assistance (Fraser 2003, Prochaska 1980). Seed describes charity visiting as part of a social mission to understand and to influence the social environment through personal intervention, in the spirit of 'not money, but yourselves' (1973: 37). It also offered a means by which the donation of money could be regulated and controlled; as Morris suggests, if charity was to be given, there had to be checks on this (1983: 107). But visiting was more than this. It was also, for middle class women, central to their daily lives, which were constructed around the business of calling and leaving cards, whether this was to their social equals or betters, or to those perceived to be in need (Davidoff et al 1999).

Summers (1979) suggests that home visiting emerged when it did because of changed social conditions. In earlier years, the middle and working classes had lived beside one another; the middle classes had had homes in centres of the cities and towns above their shops or businesses, or down at docks beside their warehouses. Then by the mid eighteenth century, they began to build houses in suburban areas away from the working classes, thus consolidating a new separation between home and work life and space. This is vividly demonstrated in the building of the New Town in Edinburgh, between 1767 and 1830. This development transformed the living situation of the middle and upper classes (Cronshaw 1989), while at the same time, housing around the Royal Mile declined to become one of worst slums in Europe. Visiting the poor offered the chance to bridge the growing gap between rich and poor.

The importance of the visit is clearly described in the 1938-39 Annual Report:

'In many cases the visitor herself is as welcome as the financial relief. A great number of these old people are pathetically lonely; they have outlived their own generation, their families are scattered or dead and the link with the outer world provided by the Society's visitor has a value for them far out of proportion to the trouble it entails. Most of the pensioners are unfailingly cheerful, even those who are bedridden. If occasionally there is a grumble or complaint it is not to be wondered at, and the member of Committee who hears it feels that she is being used as a

safety valve, and that it gives relief to the old woman to let someone know of her troubles.'

The 1935 Annual Report adds another dimension: 'The monthly call indeed forms a bond of real neighbourliness.' This is reminiscent of Thomas Chalmers' concept of community; the idea of a Godly Commonwealth here on earth. In the early stages of this study, I looked to see if there was any connection between the addresses of the pensioners and the visitors; that is, were they neighbours in any local sense? This was not found to be borne out in reality, but the lack of information about visitors' addresses beyond 1940 makes it difficult to be certain about this. What is known, from interviews and from the Annual Reports, is that where possible, visitors were matched with pensioners who lived close to one another. This led one visitor to have seven pensioners at one time, all living in Leith. (This was highly unusual, and was also a reflection on the difficulties in attracting visitors who were prepared to travel to Leith.)

The 1931 Annual Report reminds the reader that visiting was essentially about relationship and reciprocity: 'Our method of distribution produces a great amount of friendly intercourse, which is much enjoyed by the visitors, and also we have reason to think, by our courteous hostesses'. This is re-affirmed much later in the 1981-82 Annual Report:

'Since we are a voluntary society we are able to provide a very personal service to our old people...a friendly relationship is established between the visitor and the pensioner which ensures support and advice with all problems which may arise. We feel that this personal contact is most important since many old people have great difficulty in coping with the complexities of modern life. Many of our pensioners are housebound and consequently lonely. While the financial assistance we are able to give them is valuable, the concern for their welfare is even more so.'

The interviews with visitors provide another perspective here. One visitor indicated that pensioners had different opinions about being visited: 'for some customers, it was a bit of a bind, for others, it was a great help'. Some visitors had three or four pensioners to visit; many visitors just visited just one old lady, and did not take on another one until the first person had died. For many visitors, relationships lasted for many years: 20 years was quite common, and relationships sometimes lasted significantly longer. When 'wee Jenny' died aged 101 years in 1985, Mrs Frackelton

had been her visitor for 48 years. Visitors often attended the funerals of their pensioners, and on rare occasions, the visitor was the only mourner at the service. Sometimes visitors were not informed about a pensioner's death until sometime after the funeral. This may be seen as a reflection on the social isolation of the pensioner – there was simply no-one to let the visitor know about the death. Or it may give an indication of something else. For some older people, receiving help from the Society may have been experienced as stigmatising, so they chose not to tell their family and friends about their visitor.

Visiting was a relationship which had limits and boundaries, and explicit, though unwritten, rules of engagement. So, for example, the visitor always wrote or telephoned in advance of her monthly visit. She did not over-stay her welcome: most visits were under an hour, and some considerably less than this. The visitor always brought a small gift in addition to the pension. This might be a packet of biscuits or tea, or occasionally a plant. One visitor described a pensioner's disapproval at the gift of a bunch of flowers:

'The old woman didn't seem happy and I asked her why. "Well, you can't eat flowers, can you?" In future, I took tea or biscuits – that was better.'

Sometimes the pensioner provided tea or coffee, but this was not expected routinely by the visitor. The usual topics of conversation centred on what both women had been doing in the last month. For the visitor, this meant sharing news and information about her family and most especially, her children. As one visitor put it: 'They were interested in your life, in what you were doing'. Visitors occasionally telephoned outside visiting times, especially if the pensioner was in poor health. One visitor described contacting a pensioner's doctor when she was very concerned about her health, but such contact was unusual, not least because visitors did not tend to have medical contact details of this nature. Visitors always sent Christmas cards, and exchanged small gifts with the pensioners at Christmas time. Two visitors described also sending postcards from their family holidays.

One visitor, who worked as an educational psychologist, provided support and guidance for a pensioner's grand-daughter. This little girl was 'very bright', according to the visitor. Because her family knew little about education, she came to see the visitor each time she called on her grand-mother. She went on to pass her school examinations and left to work in a bank. The visitor felt privileged to have been able

to help her. Another visitor, who only ever visited one pensioner at a time, occasionally took her 'old lady' for a walk in the Botanic Gardens.

These stories suggest that the relationship was, as stated in the written documents, one of friendship more than anything else. But the relationship was also one which was instigated and, to a large degree, managed by the visitor. Hence pensioners did not usually contact visitors. When one pensioner rang the doorbell of her visitor without warning, it was made clear to her that this was not acceptable:

'... she turned up on the doorstep – I gave her a tea or coffee, whatever it was she wanted – and made it rather clear that we could meet in town or at her place, whatever. In fact, the volunteer before me gave up on that account – she started visiting her at home – the volunteer's husband also became ill – so she gave up. But she was quite a rare pensioner, one that took advantage. But you were open to that.'

Moreover, pensioners (as described briefly above), often kept the relationship with the Society a secret from their families and friends. This may, for some, have been in order to protect themselves from financial exploitation by relatives or friends. (One informant stated that this was a risk which led pensioners to prefer receive cash, rather than income through bank payments.) It may also have reflected the stigma they felt in receiving charitable help of this nature, or more especially, in receiving money. One story told by a visitor demonstrates this:

'When a pensioner went into hospital, her son telephoned me to ask, "Who are you and why do you visit my mother?" He was rather cross to hear that I belonged to a visiting society. When he found out that I visited each month and gave her money, he was fearfully insulted.'

Although all the visitors whom I interviewed found the business of handing over money in an envelope quite awkward (they described getting it out of the way quickly at the beginning of a visit), they all believed that this was an essential part of their work for the Society. Hence when the new Treasurer recommended in 2001 transferring the pension to the older women's bank accounts on a monthly basis, visitors were resistant to this, feeling that pensioners did not have bank accounts, and that the cash gave them the freedom to spend their money as they wished.

Referrals to the Society

Referrals came from a number of sources:

- Sometimes old women referred themselves to the Society
- Old women passed on the names of friends
- Visitors referred neighbours and friends of pensioners, and women from their congregations
- Clergymen and church visitors referred needy women from their congregations
- Old people's charities (including the Old People's Welfare Council, Age Concern, The Women's Royal Voluntary service)
- Statutory agencies, including day centres for older people, social work departments and hospital social workers, especially from the 1980s onwards

Self-referral was, at least in the early years of the Society, unusual. The 1906 Annual Report of the Senior Female Society records that old people were reluctant to ask for help, and would do so only when their own savings were exhausted: 'not till then, with the old independent Scottish spirit (alas, fast dying out), will they apply for aid.'

When Mrs Hodges from Trinity Hospital was approached by the Secretary of the IOWS and asked for referrals in the early 1980s, this was because 'they were short of suitable applicants'. She went on to become the principle source of referral over many years. All of those whom she referred were already 'Trinity Hospital pensioners', receiving the small Trinity Hospital grant bi-monthly. They were not, however, receiving money from any other charities, and were not eligible for additional state benefits such as Attendance Allowance.

Ten years later, there was still a problem in getting sufficient referrals: 'Time was when our Society had a considerable waiting list. Now we find ourselves combing the highways and byways in search of suitable applicants' (1993-94 Annual Report). By 2000, new referrals had collapsed to only eight referrals, six of them from one day-care project for older people, the Prestonfield project.

Initial assessment of referrals

Once a referral had been received by the Secretary, one and sometimes two experienced visitors (often the President and the Secretary) carried out a home-visit to the older person to carry out an assessment. The purpose of the assessment was

to check eligibility in relation to the Society's objects: was this old woman poor, what other supports were available, and, most importantly, would she make good use of the help which could be provided?

The idea of the importance of a proper assessment has a long history in social welfare. The Edinburgh Association for Improving the Condition of the Poor (later to become the Charity Organisation Society) was established in 1867 with the deliberate aim of systematising relief. It divided the city into 28 sections, each with its own committee made up of office-bearers, patrons and a committee of ladies. The real work of the Association was, as Morrison (1968) states, the visiting, because it was through this that an assessment was made, and, if required, help provided. This Association, and the Charity Organisation Society (COS) which followed it, believed that relief should be appropriate and sufficient, and that those who were assessed as 'undeserving' (that is, the alcoholic, long-term unemployed, 'totally depraved') should be rejected as 'hopeless cases' (Fraser 2003: 131). The COS example is particularly relevant because Miss Grace Chalmers Wood, member of the IOWS from the 1870s and a grand-daughter of Thomas Chalmers, was a prominent official in the COS in Scotland. In publishing Thomas Chalmers' writings on political economy in 1912, Miss Wood argued strongly for personal casework as an alternative to the schemes being proposed in the Minority Report on the Poor Law in 1909, which verged, she believed, on 'state socialism'.

It is difficult to judge just how rigorous the IOWS assessment was over the years. A number of visitors felt that assessment processes had been, at times, rather lax, and that some people had been accepted onto the Society's register who should not have been: they had family around and were not without financial means. No assessment form or check-list was ever used, so that assessments relied very much on the experience of those conducting them. The Secretary from the 1980s tried to tighten up the assessment and make it more thorough, conducting most of the assessment interviews herself. As a qualified physiotherapist (now retired) who had worked at a hospital for older people, she had done a lot of home visiting in the past, and she felt this gave her useful experience to draw on. Nevertheless, she admitted that it was difficult to ask questions about 'money matters', because some old women were not at all clear about their income and expenses. Visitors were also acutely aware that the pension from the Society was very small, and this may have increased their reluctance to ask intrusive questions. Thus members of the IOWS did not feel it was their place to investigate eligibility, for example by contacting the Department of

Health and Social Security (DHSS). The Secretary did make contact with the DHSS on one occasion, however, to clarify that the pension received from the Society could be registered as a gift, and thus not interfere with the pensioner's other income.

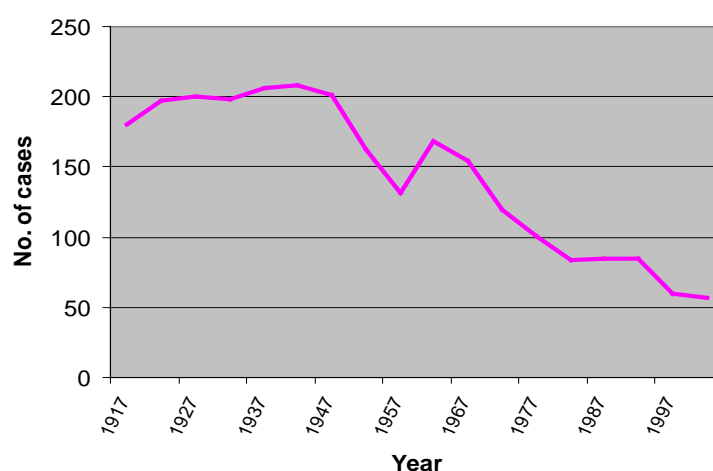
Following the assessment visit, a report was made to the monthly meeting, usually with the recommendation of approval. The 1939-40 Annual Report notes that 'each case is considered carefully by the Committee', but it was rare that someone referred was turned down. A visitor gave one example of this; the story also shows the ambivalence which visitors felt about this:

'We did turn someone down. She'd been referred and she went to a very expensive furniture store in Edinburgh – and she was seen there – but the person who assessed her had put her name forward for approval. It's a tricky business.'

Numbers of pensioners on the Society's roll

Figure 3 illustrates the rise and subsequent fall in the number of pensioners supported by the Society. The decision taken in 1907 by the Senior Female Society to amalgamate with the Charitable or Junior Female Society led to an immediate increase in numbers, but given the absence of records, this is not visible until 1922. The number of beneficiaries peaked in the early 1940s, then decreased during the 1950s, recovering slightly in the 1960s. The 1970s saw steady decline again, and by the 1980s and 1990s, numbers were low but stable. In 2001, they fell to 57, and then 55 following the deaths of two pensioners that year (final Annual Report).

Figure 3: All Cases, 1917-2001



Note: Figures for 1987 and 1997 are approximations. There is no record of these in either the Annual Report or Minute Book for this period. (The 1994-95 Annual Report records the number of pensioners as 74; 1996-97 Annual Report states that numbers were 'down and the Society would be pleased to receive cases from new sources'.)

Pensioners' deaths are recorded each year in the Annual Reports. This was important information, because new pensioners could only be taken on when space was made available in this way. Thus when 29 pensioners died in 1931, 29 women on the waiting list were offered support. The 1941 Annual Report notes a waiting list of 107. This is said to be 'very long'.

The decline in cases which began in the 1950s may be attributed, at least in part, to the extension of statutory support for older people through the 1948 National Assistance Act. This Act provided welfare departments with responsibility for older and handicapped people, and specifically, with the aim of reducing residential care for older people by increasing home care services. But the evolution of domiciliary services was slow (Hill 2000: 29). The increase in IOWS cases in the 1960s may therefore suggest that statutory services were not sufficient to meet needs. The increase may also be indicative of the 'rediscovery' of poverty as a social problem in the 1960s. In conducting social surveys on the lines of Booth and Rowntree of 50 years earlier, Peter Townsend found that six and nine per cent of people were living 'in poverty, while between 22 and 28% were living 'on the margins of poverty (Townsend 1979).

From the late 1960s onwards, IOWS cases were again decreasing. This seems likely to be, in large part, a reflection on the continuing change in attitudes towards charity and statutory provision. Just as statutory pensions had become a regular entitlement, so the state began to provide more social services, following the 1968 Social Work (Scotland) Act and the creation of generic social work departments. The 1968 Act marked a real shift in ideology. While previous Acts had provided services for limited categories of persons with specific needs, the new Act gave 'power to provide all citizens, or whatever age or circumstances, with advice and guidance in the solving of personal and social difficulties and problems' (Murphy 1992: 165). Beyond this, Section 12 required the local authority 'to promote social welfare by making available advice, guidance and assistance on such a scale as may be appropriate for their area'. Persons in need were defined as those with needs arising from infirmity, youth or age, mental illness or handicap, physical handicap or homelessness (ib id: 166).

Although social services during the 1970s may not have lived up to the universalist expectations of the campaigners of the 1960s, nonetheless, there was a major expansion in local authority provision at this time. As Hill puts it, 'in the 1970s, the personal social services came out of the shadows they had occupied within much policy debate in the years before' (2000: 32). By the mid 1980s, growing concern about the rise in numbers of older people in the population and the perceived lack of coordination of existing services led to the publication of a review by Sir Roy Griffiths in 1988. Findings from this report were incorporated into the National Health Service (NHS) and Community Care Act 1990, which introduced a market economy into health and social care provision. It was argued here that although local authorities should retain responsibility for managing and administering care, services should be provided by a range of private, voluntary and informal (family and community) agencies; central to this was the idea of service user choice (Adams 1996: 118-9).

The decline in IOWS pensioners, in the light of this discussion, seems wholly expected. Not only did statutory pension provision make the Society's allowance somewhat redundant, the social aspects of the Society's work were also challenged by the rise in statutory social services. Had the agency been able to 'sell' itself to the local authority as a provider of services in the post-'community care' years, it might have survived today. But as a small, local, volunteer-run Society, this would have been extremely difficult to achieve. Adams (1996) notes that the establishment of internal markets in the 1990s adversely affected small voluntary and private organisations, which often did not have the organisation and infrastructure to compete in the new social care world.

Pensions

Given that we have no access to records before 1905, it is impossible to be sure how much the Society pension was in the early years. The 1906 Annual Report states that it had been able to continue the 10 shillings 'for coals in winter months', but it is not known whether there was also a summer pension at this time. It is evident that at least from the early 1920s, there were two rates over the course of a year: a higher pension in winter months reflecting the importance of the pension for paying fuel costs and a lower pension in the summer months. This differentiation continued through the life of the Society, so that even in the final Annual Report of 2001, it is recorded that £30 a month was given between October and February; £20 a month between March and May; and £10 a month between June and September.

Society Minute Books demonstrate that the pension was set at each meeting for the month ahead, and this depended on both income and the numbers of pensioners on the Society's roll. This led to some debate at meetings. For example, in 1920, the pension amounted to £3.10s a year. A proposal to increase this to £4 a year was narrowly defeated in 1921, in favour of increasing the number of pensioners from 180 to 200; subsequent meetings raised the pension to £4 in 1925, and then £5 in 1928. The debate about number of pensioners versus amount of pension re-emerged at regular intervals, including in 1937 and 1954. While the decision taken in the early years was always to increase the number of pensioners (thus reducing the length and time spent on the waiting list), by 1954 it was acknowledged that 'fewer women are offering themselves as candidates for our funds', so the decision taken this time was to increase the pension to existing pensioners.

Over the years, Annual Reports repeatedly suggest that the pension from this Society was never intended to be a living income; instead, it was to supplement an older woman's income so that she would be more comfortable:

'Obviously this is not an allowance on which anyone can live. It just gives a little ease where there are some other means of livelihood' (1930 Annual Report).

The 'other means of livelihood' referred to here are likely to be both state pensions and private savings. Building on the Poor Law Amendment Act of 1845, the Pension Act of 1908 had provided for the first time a national statutory pension for all those over 70 years of age who met certain (strict) conditions). As the twentieth century

progressed, these conditions were removed and entitlement to a state pension came to be considered a right, not a privilege. Not only this, the dismantling of the Poor Law was accompanied by a gradual acceptance of the idea that health and welfare services (including domiciliary services) should also be available to those in need (see Thane 1996a, 1996b). Further legislation in the 1960s and 1970s increased entitlement, while at the same time, trying to contain the impact of the rise in numbers of older people (especially very old and sick older people) in the population. Recent years have seen an increase in the means-testing of benefits, alongside government encouragement of occupational and private pension provision (Tomlinson 1999).

Figure 4 demonstrates the fluctuation in the amount of pension over the years, as well as the changing number of pensioners. A general point to be made first is that the pension was never what might be called a generous one. As a point of comparison, the 4th Annual Report of The Royal Society for the Relief of Indigent Gentlewomen of Scotland states that the annual pension handed out by that Society was 8s, 10s or 12s in 1851. The Indigent Old Women's Society was not in a position to match this figure until 100 years later.

Figure 4: Amount of Pension to Number of Pensioners, 1905-2001

| Year | Annual pension | No. of pensioners |
|------|--------------------------------------|-------------------|
| 1905 | Not stated in Annual Report | 100 |
| 1906 | '10s for coals in winter months' | 107 |
| 1907 | Not stated in Annual Report | 107 |
| 1922 | £3.10s | 197 |
| 1927 | £4 | 200 |
| 1932 | £5 | 198 |
| 1937 | £5 | 206 |
| 1942 | £5 | 208 |
| 1947 | £5 + Christmas bonus of 10s | 201 |
| 1952 | £10 + Christmas bonus and £1 in June | 162 |
| 1957 | £10 + Christmas bonus and £1 in June | 131 |
| 1962 | £12 + bonuses | 168 |
| 1967 | £12 + bonuses | 154 |
| 1972 | £19 | '120 or so' |
| 1977 | £36 (from Minute Book) | 101 |
| 1982 | £82 (from Minute Book) | 84 |
| 1987 | £133 (from Minute Book) | 85 |
| 1992 | £172 (from Minute Book) | 85 |
| 1997 | £240 (from Minute Book) | 60 |
| 2001 | £220 | 57 |

Notes:

1. The increase between 1907 and 1922 reflects the amalgamation of the two Societies (Senior and Charitable or Junior Female Societies).
2. A decision was taken to increase the number of pensioners from 180 to 200 in 1921.
3. The highest figure for pensioners was reached in 1949 when 214 are recorded.
4. Figures for 1987 and 1997 are approximations. (See Figure 3 note.)

In the early 1920s, the sum of 2/6d a month was given 'for little comforts' to a small number of pensioners (usually between four and six each year) who were sent to the Poorhouse (later described as Glenlockhart Hospital).⁹ This practice was subsequently discontinued in 1934, when it was decided to continue to visit these pensioners but without giving them money, with the justification that 'the real *raison d'être* of our Society is to help poor old women who are struggling to keep their individual homes'. This policy was extended in 1955 to older women who were admitted to Queensberry House (another geriatric hospital),¹⁰ 'at the request of the authorities in Queensberry House' (1955 Annual Report).

In 1957, 'special allowances' are referred to in the President's report for the first time, in addition to the annual pensions, though these are not itemised until 1972. Special allowances were introduced so that visitors could respond quickly to immediate needs, such as the purchase of a train-ticket to visit relatives whilst a house was being upgraded; or furniture for an older person moving to a new house; or the replacement of household items after a fire or burglary. These allowances were given

⁹ The first purpose-built poorhouse in Edinburgh, the Edinburgh Charity Workhouse, with a Bedlam (mental asylum) on the same site, opened in 1740, providing accommodation for 400 persons, mainly the aged and impotent poor. Birnie (1939) reports that the average age of inmates was 62/63 years; and a third were over 70 years. Regulations stated 'that no poor shall be admitted into the house, but such as are real objects of the charity and are intitled (sic) to that of the town...' (Regulations of the Charity Workhouse or Hospital of Edinburgh 1750). A new Edinburgh City Poorhouse was opened in 1870, with accommodation for 1000, many of whom were older women and men. In 1948, following the passing of the National Assistance Act and the break-up of the Poor Law, the Poorhouse changed its name to Glenlockhart Hospital. In the 1960s, it became Greenlea Old People's Home, and was finally closed in 1987.

¹⁰ Queensberry House operated as a hospital for 180 years until it was closed in 1995. It has now been incorporated into the new Scottish Parliament Building.

at the discretion of a sub-committee and could be paid out quickly. In addition, ad hoc gifts were sometimes donated by friends of visitors or by other well-wishers, and these included at different times bags of coal, knitted goods, underclothing, blankets and, on one occasion, a fur coat. In addition, visitors put their pensioners' names forward to the Rotary Club for the delivery of Christmas food parcels from the 1970s onwards.

Agency records give an indication that for some older women, there was the need for financial juggling, between different benevolent societies' allowances and also state benefits. So, for example, the 1929 Annual Report records that 'one pensioner of long standing has resigned our annuity because she now gets £20 a year from the Bruce Munro Fund and ours of £5 a year, joined with the old age pension, would have disqualified her from receiving the larger sum'. By 1959, there is also evidence of assistance being given to visitors by officers from the National Assistance Board:

'During the past year we have been in touch with the National Assistance Board. They have been of help to us in providing names for our waiting list and in keeping us right as to the amount of money we can give without affecting their government grant. In one case we were able to bring to their notice an old woman who was underpaid by them. A senior official from the Board visited her and was very kind and helpful' (1959-60 Annual Report).

Twenty years later, visitors were still helping their pensioners through the minefield of the welfare benefit system, as the 1980-81 Annual Report recounts: 'Our visitors can guide the old people in their care through the complexities of the statutory benefits to which they are entitled, thus ensuring they receive all possible help'. There was never any formal training, however, in welfare benefits (or in any other aspect of the Society's work). Visitors learned what they needed to either through the monthly meetings, or through independent enquiries of their own.

There is a suggestion that over the years, the real value of the pension declined. So the President's report in the 1971-72 Annual Report states:

'When our Society came into being a small sum, certainly no more than 23.6d a month, was real wealth to a pensioner, now the £2 which we can give from October to April and £1 for the summer months is a small help.'

Visitors and committee members

The *Edinburgh Almanack* records demonstrate that this Society was, from its beginnings, a women's organisation, or as stated, 'Managed by a Committee of Ladies'. It was also, significantly, a Society run by members of the middle, not the upper classes.

An examination of the *Edinburgh Almanack* for the late eighteenth and early nineteenth centuries demonstrates that most societies at this time were led by a male President and a team of male Directors or Governors, many of whom were Peers of the Realm. Some societies had women Patronesses, who were often members of the landed gentry, and a team of women visitors, who were un-named. So, for example, in 1834, the House of Refuge for Relief of the Destitute in Morrison's Close, High Street, Edinburgh was led by the Lord Provost with the Duke of Buccleuch, the Lord President, the Lord Justice Clerk, the Lord Advocate and Sheriff Duff acting as Vice-Presidents. Ten Lords acted as Extraordinary Directors, alongside Principal Baird (from The University of Edinburgh) and the Reverend Dr Inglis. The patronesses of the society were recorded as six Ladies, and two Duchesses. There was, in addition, a 'committee of twelve ladies' (un-named) 'who attend regularly' (that is, visit regularly), plus forty ordinary Directors (also un-named, but likely to be men), who, 'by rotation, examine the cases of applicants for admission'.



Some people's names appear across different charitable organisations. For example, Lady Charles Erskine was on the committee of ladies for the Society for Suppression

of Begging (established 1814) and was a secretary to the Registry for Servants (begun in 1844). The Duke of Buccleuch was President of a number of charities including the House of Industry, the Institution for Deaf and Dumb, the Society in Edinburgh for Clothing the Industrious Poor and the Night Asylum for the Houseless Poor, and Vice-President of the House of Refuge. The Reverend Thomas Guthrie's name also appears across many charities, including the Magdalen Asylum, Edinburgh School for the Blind and the House of Refuge and Night Refuge, Queensberry House.

The register of committee members of the IOWS in the 1920s reads like a 'Who's Who?' of Edinburgh middle-class society. All the names which are recorded are familiar as the family names of lawyers, doctors, clergymen, industrialists, publishers and newspaper editors. The addresses are most frequently Comely Bank, the Grange, the New Town, Morningside and Murrayfield. Significantly, almost all the women are described as 'Miss', including Miss Wood, Miss Donaldson, Miss Sawers, Miss Croal, Miss Bogle, Miss Scott Moncrieff (Annual Report 1922). As the daughters and sisters of professional men, these women were keen to make a useful contribution to society, but were prohibited from entering paid employment by their social class and gender (Davidoff et al 1999). It is interesting to speculate how far their 'spinsterhood' was a positive choice on their part, and how much this was forced upon them by the shortage of suitable partners in the years after the First World War.¹¹

Agency records indicate that over time, the proportion of women who were unmarried and working as visitors on behalf of the Society reduced. The New Cases Book for 1917 to 1974 provides a window onto this change. In 1917, new cases were allocated to 15 visitors in total, 10 of whom were single and five married women. In 1947, new cases were allocated in almost equal numbers to single and married women (nine single and 10 married). By 1967, the balance had shifted so that only four visitors were single, and seven were married. In 2000, an even bigger shift took place. It was at this time that the male Treasurer became a visitor. Whilst husbands had helped their wives with visiting in the past, (particularly if a wife was unable to visit for a reason such as ill-health), this was the first time the Society had given a man his own caseload of pensioners to visit.

¹¹ This theme is explored further by Jeffreys (1985).

It was not just women's marital status that changed over the Society's history. By the 1960s, many visitors were professional people in their own right – often social workers, teachers and doctors - who saw their work for this Society as their chosen voluntary service. Some became involved because they were taking time-out of paid work to care for small children; others squeezed their voluntary work into a life already busy with the demands of paid work. Many were retired professional people, who spread their time across different charitable organisations, including charity shops, hospices and church-based activities, in addition to their work for the IOWS. For those who were in full-time work, attendance at the monthly meetings was impossible. In these situations, visitors had to ask another person to collect their monthly pensions for them. Such visitors, inevitably, felt a little detached from the Society as a whole.

Some of the visitors, in addition to monthly visits and meetings, also served as committee members of the Society. Committee members managed the day-to-day business of the Society, chasing up referrals and dealing with the finances coming in and out. They raised funds and recruited volunteers, often asking their friends and relatives for support. In the early years, they canvassed for financial support door-to-door in the affluent parts of the city. Although not all the visitors were committee members, all the committee members were visitors, and at times when the Society found itself low on visitors (as reported in 1926 Annual Report), committee members 'cheerfully accepted increased visiting lists'.

Committee members were usually involved with the Society over very many years, often giving 'a lifetime's service' to the Society, as in the case of Miss Sawers and Miss Bogle, reported in Annual Report 1924. When Miss Elizabeth Trail McLaren resigned due to ill-health in January 1922, the Annual Report recorded that she was 'one of a family which has worked for this association for nearly a century, and which still carries on the tradition of service'. Subscribers also supported the Society over many years. For example, members of the Salvesen family¹² are listed as subscribers from 1922 to 1954.

The reference to 'family' here is important. There were strong family connections between Society supporters, so that young unmarried women were introduced to the

¹² Christian Salvesen (1827-1911) was born in Norway but built a shipping business in Leith, fishing and whaling. He was heavily involved in Edinburgh philanthropic activities.

Society by their mothers, aunts and even grandmothers. So for example, Miss Wood, Secretary of the Junior Female Society from 1866, was followed by Miss M.I. Wood in the 1880s. The involvement of daughters in the Society's work was not always a matter of choice. As Mrs Frackelton explained, when her mother introduced her to the Society in 1928 as a young unmarried woman in her teens, there was no room for disagreement:

‘... in those days, young people just did what they were told. They didn’t say ‘would you like to do that, dear?’ You just jolly well did it. I don’t remember ever being asked - would I do this? - you just went.’

This gives a good indication about the upbringing of middle-class girls at this time. In her account of mothers and daughters between 1870 and 1914, Dyhouse (1986) argues that daughters were initiated into the social routines of middle-class women through participation in the custom of ‘calling’ on friends and neighbours and through involvement in philanthropy, including organising bazaars, charity teas and, of course, visiting the elderly and sick. It was through these activities that they learned about their role and their place in society.

Members introduced their friends to the Society, as well as their female relatives. The key person at the heart of this for 70 years was Mrs Frackelton. In her early years with the Society, she deliberately introduced her contemporaries as an antidote to the older women already on the committee, including her ‘great Aunt Gracie’ (Grace Chalmers Wood). In interview, Mrs Frackelton said that the younger women found the formal proceedings of the monthly visitors’ meeting ‘most amusing’. In subsequent years, many of those whom Mrs Frackelton introduced had connections with another voluntary organisation which she supported, that is, the Guild of Service. Between the 1950s and 1970s, Mrs Frackelton persuaded a number of social workers from the Guild of Service to become visitors for the IOWS. Three gave a long-term commitment to this Society: Mrs Fraser, who worked as a visitor and committee member for 30 years until her death in 1990; Mrs Lord, who was a visitor, while her husband acted as Treasurer from 1985 until retirement in 1997; Miss Hines, who worked as a committee member and visitor until the Society was wound up in 2002.

Financing the Society’s work

Keeping the Society afloat in financial terms was a main preoccupation throughout the Society’s history. There was a direct link each year between income and pensions: the more money that was raised in a given year, the more funds could be

made available to pensioners. So, for example, the 1933 Annual Report states that the annual income was not sufficient to give the maximum of 200 pensioners the full allowance of £5 a year. In contrast in 1949, 'owing to the good financial position', it was decided to increase the pension, but this came with a warning:

'It was pointed out to the pensioners that this increase might only be a temporary measure and that the financial position would have to be reconsidered at the end of the year' (1949 Annual Report).

Income also had a profound impact on the number of old women that could be supported by the Society, in other words, on the Society's waiting list. For example, in 1962, because of a lack of legacies and grants the previous year, the decision was taken 'regretfully ...to close our lists to new candidates until our finances improve' (1962 Annual Report).

Income

In the early years of the Society, most of the money raised came from the Society's individual supporters, either through annual subscriptions (which were listed with names and addresses in the Annual Reports), through anonymous donations or through bequests. Latterly, it was income from shares and dividends which contributed most income, as Figure 5 demonstrates.

Figure 5: Sources of income, 1907-2001

| Year | Donations & Subscriptions | Interest & Dividends (before tax) | Gifts & Special Donations | Legacies |
|-------------|--------------------------------------|--|--------------------------------------|-----------------|
| 1907 | £72 | £253 | - | £204 |
| 1927 | £284 | £633 | - | £800 |
| 1937 | £126 | £692 | £18 | £126 |
| 1947 | £332 | £557 | £100 | £160 |
| 1957 | £730 | £579 | £444 | £200 |
| 1967 | £52 | £711 | £1,290 | £1,227 |
| 1977 | £37 | £1,789 | £1,695 | - |
| 1987 | - | £6,618 | £5,801 | - |
| 1997 | - | £11,587 | £4,950 | - |
| 2001 | - | £16,035 | £6,250 | - |

Notes:

1. There is no data available for 1917.
2. All figures are rounded to the nearest £.

3. The statement of accounts given in the Annual Reports is always to 31st January.
4. The increase between 1907 and 1922 reflects the amalgamation of the two Societies (Senior and Charitable or Junior Female Societies), which increased greatly the number of subscribers, and hence subscriptions.
5. From 1964, the Annual Reports record 'Legacies, Donations and Subscriptions' as a single figure.

Annual subscriptions from individuals in the 1920s were as little as 5 shillings a year, and as much as £4 a year. The number of individual subscribers changed greatly over the years. The Senior Female Society Annual reports register around 130 subscribers each year from 1905 to 1907. This figure doubled with the amalgamation of the Senior and Charitable or Junior Societies in 1908, and at late as 1937, 167 subscribers are recorded. Those who gave financial support to this Society also gave money to other good causes. An examination of the subscribers' list for the Edinburgh Night Asylum and Strangers' Friend Society for 1922 throws up many of the same names as the IOWS Annual Report of the same year.

The number of individual subscribers fell dramatically from the 1950s onwards. Only twenty-five are listed in 1967; by 1977, the terminology itself has changed from 'subscribers to 'individual donations', and 15 are registered. This number drops to three in 1987, and none in 1997. Individual giving did, however, continue, although on a much reduced scale. From 1982, a small but growing amount is recorded each year from Deeds of Covenant and later still, Gift Aid. But in spite of this, it is the dramatic decline in individual financial support for the Society's work which is of greatest significance here.

Although annual subscriptions were important to the Society in keeping the day-to-day finances coming in, and in maintaining the public profile of the Society, it was the legacies and bequests (and the income which these generated) which kept the Society going. In the early years, the Society received a large number of relatively modest bequests, for example, of £20 or £50. But it also received some huge bequests, such as in 1922 and 1923, when 'munificent bequests' of £1,000 each year were gratefully acknowledged in the Annual Reports. (Estimates suggest that an equivalent figure today would be around 50 times this, that is, £50,000, although the

total income that this sum would have raised over the years is considerably higher.¹³⁾ In most cases, bequests came from women who had been subscribers for many years previously, demonstrating the necessity of having a large number of subscribers on the Society's books. The large sums allowed the Society to buy shares and dividends, bringing annual income to the Society. In the Society's later years, two large donations stand out each year as playing a major part in keeping the Society's continued survival, those from the John Wilson Bequest Fund¹⁴ and the Cruden Foundation.¹⁵

Income did not, however, only consist of cash. From 1989 onwards, appreciation is expressed to the YWCA (Edinburgh Council) for the use of their room for monthly Committee meetings. In addition, gratitude is extended each year to the Rotary Club for its Christmas food parcels and to Edinburgh Council of Social Service (later known as Edinburgh Voluntary Organisations Council) for grants from the Coal Fund which it administered.

It is clear from the Minute Books that by the late 1990s, the Society was seriously worried about its finances. In October 1998, the Treasurer recommended that a finance sub-committee was established to support his work. This committee met regularly and sent out a considerable number of letters to trust funds in the hope of raising income. In 2001, in assessing the Society's 'financial crisis', the Annual Report suggests that the pension for the forthcoming year would have to be reduced from £20 to about £15 a month. The report goes on to record a sharp decline in income from donations and at the same time, a reduction in income from investments of about 8% during 2000-2001. This is said to have been caused by the maturing of

¹³ See Research Paper 03/82, 11 November 2003, *Inflation: the value of the pound 1750-2002*, Economic Policy and Statistics Section, House of Commons Library. Available from: www.parliament.uk/commons/lib/research/rp2003/rp03-082.pdf

¹⁴ The John Wilson bequest Fund was founded in 1922. Its aims were as follows: Provision of allowances to foreign missionaries of any Protestant Church in Scotland whilst home on furlough, men of good character over 60 years of age from Edinburgh or Mid or East Lothian who are no longer in comfortable circumstances and to distribute the balance of income annually to charities administered in Edinburgh whose main purpose is to assist the deserving poor or the alleviation of suffering or the restoration of health of the sick and infirm, especially those which make special provision for the needs of women.

¹⁵ The Cruden Foundation was set up in 1956 to give donations to mainly local charities.

some high yielding Government stocks the pervious year, and a lower yield on current issues of Government stock.

Looking ahead in 2001, the Treasurer predicts a further decline in the forthcoming year, because more Government stock would mature at that time. What the Treasurer could not, of course, predict at this point was the stock market slump following the terrorist attack on the Twin Towers in New York on 11th September 2001, which wiped around 10% off charity funds in the UK, the equivalent to about five years' capital growth (Harker 2002: 19).

Expenditure

The largest item of expenditure in all the Annual Reports is the amount spent on pensions. As Figure 6 shows, the amount set aside for management expenses is very small in relation to this.

Figure 6: Expenditure, 1905-2001

| Year | Pensions | Special allowances | Management expenses |
|-------------|-----------------|---------------------------|----------------------------|
| 1905 | £324 | - | £3 |
| 1906 | £345 | - | £4 |
| 1907 | £341 | - | £3 |
| 1922 | £665 | - | £20 |
| 1927 | £976 | - | £10 |
| 1932 | £949 | - | £11 |
| 1937 | £1,005 | - | £10 |
| 1942 | £1,022 | - | £13 |
| 1947 | £1,097 | - | £31 |
| 1952 | £1,801 | - | £19 |
| 1957 | £1,450 | No details given | £21 |
| 1962 | £2,226 | No details given | £27 |
| 1967 | £2,348 | No details given | £31 |
| 1972 | £2,344 | £29 | £35 |
| 1977 | £3,328 | £15 | £65 |
| 1982 | £6,582 | £270 | £112 |
| 1987 | £9,802 | £500 | £95 |
| 1992 | £12,066 | £480 | £217 |
| 1997 | £14,002 | £315 | £248 |
| 2001 | £16,010 | - | £1,241 |

Notes:

1. In the early reports which survive from the Senior Female Society, the sum of £1.14.2 is recorded each year as a 'Collector's Commission'; this does not appear in any of the IOWS reports.

2. The increase between 1907 and 1922 reflects the amalgamation of the two Societies (Senior and Charitable or Junior Female Societies), which seems likely to have increased greatly the number of beneficiaries, and hence money spent on pensions.
3. Special allowances were introduced in 1957.

The 1905 Senior Female Society Report itemises management expenses as follows: £1.10 for rent of room for meetings; £1.17.6 for printing reports; 1s for the cost of a cheque book. Management expenses remained small throughout the years of the Society, suggesting that most of the management and administration of the Society (including sending out letters, taking minutes at meetings, dealing with finances) was carried out by supporters in a voluntary capacity. This is confirmed in a statement in the 1983-84 Annual Report, which notes: 'All the society's work is carried out on a voluntary basis without any payment beyond essential disbursements and the percentage of income needed for administrative expenses is exceptionally low for a society of this kind.'

The same must have been true of the annual auditing of accounts. The Society was fortunate to have the same auditor, Mr W.G.C. Hanna, for 23 years from 1922 until his death in 1945. Interestingly, there may be another Chalmers connection here, if Mr Hanna was the grandson of Anne Simson Chalmers and Rev William Hanna, and Mrs Grace Chalmers Hole's cousin. The auditor who replaced Mr Hanna, Mr A. Kenneth MacKelvie, also served the Society for 20 years until 1967, and it was only from this point that there is any note of an auditors' fee. The 2001 Annual Report provides details of what was a six-fold increase in management expenses, suggesting that activities which had in the past been carried out on a voluntary basis were now being paid for in full.

In January 1978, the first male Treasurer was appointed, and following this, it was noted that the Society 'appeared to have no constitution'. The President, Secretary and Treasurer met to draft one, but it was never finalised at this point. A constitution was subsequently written up and adopted in December 2000, at the encouragement of the then Treasurer. This constitution, importantly, contained within it the means to dissolve the Society, and the transfer of its assets to another charitable organisation with similar objects.

Related organisations

Two voluntary associations stand out as societies which mirrored strongly the work of the Indigent Old Women's Society: firstly, the Edinburgh Society for the Relief of Indigent Old Men and secondly, the Royal Society for the Relief of Indigent Gentlewomen of Scotland.

The Edinburgh Society for the Relief of Indigent Old Men

The Edinburgh Society for the Relief of Indigent Old Men was instituted in 1806, with the primary purpose stated as being to support men over the age of 60 years. The Edinburgh City Archives hold Minute Books from 1832 onwards, and membership records from 1884 onwards.¹⁶

The *Edinburgh Almanack* first records this Society's existence in 1818; a constitution published in November 1965 gives the object of the Society as 'the relief and assistance at their own homes of deserving old men by payment of weekly allowances or otherwise'. All the office-bearers of this Society were men, recorded as solicitors and accountants. Interestingly, the recorded addresses were office, not home addresses, as was the case with the women's societies. Again, unlike the women's societies, the names of the office-bearers tended to change every two or three years, with the President changing annually.

There are two other major differences between the two societies, which I was able to verify by making further enquiries.¹⁷ Although committee members did conduct visits in the early years to assess needs of those referred to the agency, this Society employed a paid visitor, known as a 'missionary', to carry out home visits. Successful applicants subsequently attended a social club each week at St Michael's Church, Edinburgh, where they collected their weekly 'pension'. In 2003, the society was supporting 43 old men.

It seems likely that there were family connections between organisations, and specifically, between the Indigent Old Women and Men's Societies. Thus one family

¹⁶ These records were passed on to the City Archivist from a bookshop in Aberdeen, where they appeared following a house clearance.

¹⁷ Through making enquiries through The University of Edinburgh's New College, I was able to make contact with the then missionary of the society in 2003, Mrs Jean Thomson. I also spoke to Mr John Elliott, of Lindsay WS, Atholl Crescent, Edinburgh which now manages the Society's financial affairs.

member (parent, sibling or child) was on the committee of one society, while another was involved with the partner society. For example, Mrs Wm. Scott Moncrieff and Mrs R. Scott Moncrieff are both listed as subscribers to the Charitable Female Society in 1806; in 1853, John Scott Moncrieff is recorded as Vice-President of the Men's Society. In 1922, another Scott Moncrieff, this time Miss Scott Moncrieff, became Vice-President of the Indigent Old Women's Society. Similarly, John G. Wood WS was Vice-President of the men's society in 1833; William Wood, Accountant, was appointed Treasurer of the Men's Society in 1847 and subsequently made President in 1851. Miss Wood of Melville Street and Miss M.I. Wood of Clarendon Crescent became Secretaries of the Junior Female Society in 1866; Alice M. Wood is listed as President of the Indigent Old Women's Society in 1922.

The Royal Society for the Relief of Indigent Gentlewomen of Scotland

The Royal Society for the Relief of Indigent Gentlewomen of Scotland (formerly the Benevolent Fund for the Relief of Indigent Gentlewomen of Scotland) was established in 1847. Its objects as listed in the 4th Annual report are 'the destitute daughters of private gentlemen, of clergymen and other professional men, decayed merchants and others. Governesses incapacitated by old age for their duties will have strong claims on the Benevolent Fund'. By the 2002 Annual Report, this is stated in rather less colourful, and more general terms: 'to assist ladies of Scottish birth or education with professional or business backgrounds who exist on low incomes and have limited savings'. The Annual Report of 2002 adds that applications are considered from 'spinsters, widows and divorcees who have attained the age of 50, qualify by birth or education, and are daughters or widows of professional or business men. Ladies who have attained this status by their own endeavours or were prevented from doing so by devoting their lives to the care of relatives are also considered.' The society became incorporated by Royal Charter in 1930.

There are obvious overlaps with the work of the IOWS, and also clear areas of divergence. Whilst both were interested in the plight of older women, the Royal Society's targets were firmly middle-class women, who may not necessarily live in Scotland. The Royal Society was also a much larger organisation, with many more committee members, many of whom were Lords and Ladies, and a team of 'Lady Collectors', operating in Glasgow, Aberdeen, Dundee and Edinburgh. Interestingly, when the Rev. Thomas Chalmers was asked in December 1846 to join the management committee, he refused, stating that it was his rule to 'decline all such appointments' (Hatvany 1998). However, Chalmers' colleague and friend, the social

reformer Rev. Thomas Guthrie (1803-1873), served on the management committee in the 1850s.

The Society had a much larger annual income and many more beneficiaries than the IOWS. In the 2002 Annual Report, the caseworker records that 'there are 879 ladies on our roll', and that she and her colleagues had carried out 502 home visits from Orkney to the South of England, and that those living abroad had communicated through letter and email. With the decision made by the IOWS to transfer its assets and pensioners to this Society, the caseworker notes:

'I am pleased that the Indigent Old Women's Society instituted in 1797 and originally called 'The Senior Female Society', felt able to approach our Society following its decision to wind up and transfer its funds to us. I appreciate it must have been with mixed feelings. To date I have met a few of the beneficiaries and am pleased that their voluntary visitors will continue to maintain contact.'

(2002 Annual Report : 21)

Closure of the Society

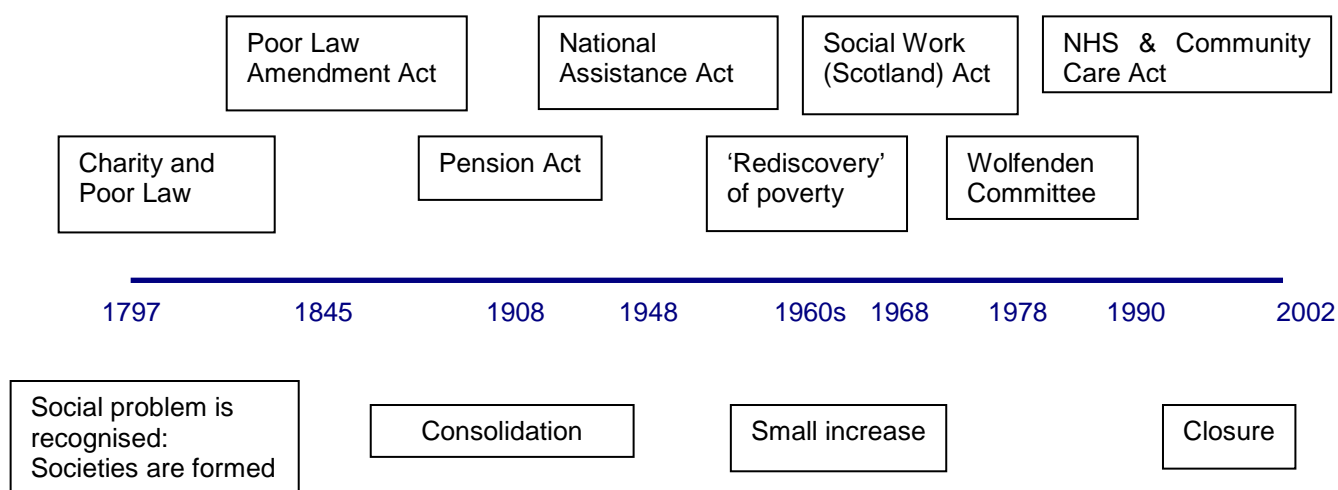
On 3rd October 2001, at a meeting of the trustees, it was agreed by 13 votes to three to dissolve the IOWS and transfer all assets and pensioners to the Royal Society for the Relief of Indigent Gentlewomen of Scotland, 14 Rutland Square, Edinburgh. The reasons for this decision are recorded as follows: 'the worrying decline in the Society's income and the difficulty of recruiting new visitors and new members of the Committee to carry on the Society's work'. It was also confirmed that IOWS visitors would maintain contact with their existing pensioners 'for as long as they remained eligible to receive pensions' (IOWS Report and Accounts Year Ended 5 April 2001: 2) The Indigent Old Women's Society finally closed in January 2002.

In reviewing the demise of the IOWS, factors both external and internal to the IOWS stand out for attention.

External pressures

At the external level, there is evidence that, over the twentieth century, the notion of giving and receiving charity fell out of favour. What we can see throughout this period is the gradual acceptance of two key ideas: firstly, that it is the state, not charity, that should provide for those in need; and secondly, that the delivery of services should be non-stigmatising for those receiving them. Once an entitlement to welfare became enshrined in law, and in the public psyche, arguably the whole basis of the operation of a charitable organisation like this one was undermined. Figure 7 charts the Society's progress alongside key legislative and social policy changes, already discussed in this report.

Figure 7: The Society in its social context



Merger of
Societies

Decline

Decline

Faced with the steady acceleration of statutory services in the twentieth century, the Society had had to make some hard choices:

1. Should it challenge the encroaching state and go all out for expansion of its existing services?
2. Should it change tack by giving up its pension-giving altogether, and become a pressure group to agitate for better pensions and services from the state?
3. Should it continue much as before, prioritising visiting while supplementing increasing statutory provision?

It was the third approach that the Society adopted throughout its life-time, arguing that the voluntary pension was intended for 'extras', not for basic essentials, and that pensioners' pressing needs were social, not economic. This seems a reasonable assumption to make, given the historically low levels of government concern for the problems faced by older people. Services for older people have always been low priority, 'Cinderella' services which have relied heavily on the continuing involvement of the voluntary sector in the provision of both residential and day-care services (Means and Smith 1985, 1994). The role of voluntary organisation as supplementer, partner and gap filler working alongside government agencies also fits very much with the ideas expressed in the Wolfenden Committee, which reported in 1978.

But while this Society was putting its energies into maintenance of existing ways, the world around it was changing. Community Care legislation in the 1990s offered the voluntary sector a new role as provider of services, but within a context that was controlled and audited by statutory agencies. Competition in the voluntary sector meant that many smaller charities were unable to survive in harsh funding climates, and some looked to merger as a way forward (Wilson 1996). The minutes of the IOWS meetings give an indication that this was indeed the case for this Society. Merger was considered twice, in 1995 and again in 1997, before the final hand-over to the Royal Society for the Relief of Indigent Gentlewomen of Scotland took place. Minutes of the meeting 1st February 1995 note that a meeting had been arranged with the Royal Edinburgh Repository and Self-Aid Society to 'discuss possible financial help'; the following month reports, without any explanation or comment, that this meeting had been cancelled. Later, minutes of the meeting 1st October 1997

outline an approach by the Royal Society for Destitute Sick¹⁸ with a view to a possible merger between the two societies. It was agreed that this seemed a good idea in principle, but that more information was required. Again, no further action was taken.

Internal pressures

Mention as already been made of some of the key internal factors which led to the eventual demise of the IOWS:

1. The Society had been unable to attract income as in earlier years. It was therefore forced to eat into its reserves simply to survive, and there was little prospect of this trend being reversed.
2. Referrals to the Society had been in decline over many years, and all but petered out in the last few years, with only 55 pensioners on the Society's roll at the end.
3. Although the Society still had 26 visitors in 2001, the visitors were an elderly and aging group, and there was little evidence of sufficient 'new blood' to take the Society forwards.

There is one additional factor which may carry more weight than any other single factor. In 2001, Mrs Frackelton, now 92 years of age, was no longer able to lead the Society in the way that she had done previously, and as her mother and great-aunt had done before her. Yet this had been, in many ways, *her* Society: she was the carrier of the values and traditions which the Society stood for.¹⁹ As Mrs Frackelton's health declined, so the committee members sought to take some responsibility from her shoulders, for example, by elevating her to President and appointing a Chairman to manage the committee. The Minute Books demonstrate that from 2000 onwards, the Society's functioning was further impaired by the resignation of three key players. In 1999, the then Treasurer, Mr Denholm, had resigned after long years of service to

¹⁸ The Society for the Relief of Destitute Sick (1785) states its aims as follows: 'For the purpose of relieving persons, who, by temporary distress, are rendered incapable of supporting themselves and their families, and who have no claim on any charitable institution. This society is under the management of twelve Directors, who are engaged weekly in visiting the abodes of the distressed, and relieving their wants' (*Edinburgh Almanack* 1813, p. 119).

¹⁹ Taylor points out that founders and other charismatic individuals in an organisation's history may be used as symbols to resist change, 'for good or ill... They may retain strong value positions that help them to resist incorporation by other forces' (1996: 22).

the Society. His replacement lasted only one year and left suddenly without giving notice in the summer of 2000. This left the IOWS with a crisis: who was to take over the financial management of the Society? A new Treasurer, Mr McPherson, agreed to step into the breach, but only if the financial affairs of the Society were placed on a more professional footing. A constitution was quickly drafted and adopted, and finances rearranged. By February 2001, the Secretary, Miss Kerr (later to become Mrs Evans) resigned, and this was followed soon after in April 2001 by the Chairman, Mrs Bell, who had given considerable personal support to Mrs Frackelton.

It was evident from the interviews that the changes introduced by Mr McPherson did not meet with universal approval. He judged that existing methods of operation were unprofessional and laid the Treasurer and visitors open to accusations of financial wrong-doing. (The Treasurer was expected to take large sums of money out of the bank each month, place cash in envelopes and then take these to the monthly meetings for distribution amongst the visitors.) He therefore instigated new systems: whereby pensions were paid into visitors' bank accounts. Visitors then had to withdraw their own allowances to take to their pensioners as cash. This change had a serious, unintended consequence. Because the visitors no longer had to attend meetings to collect the pensions, the meetings became somewhat obsolete, and visitors stopped attending them. As one visitor said: 'People had been very good at attending meetings, but then they stopped having the point they had had. It all changed horribly quickly and I was very sorry. The whole atmosphere changed.'

While the Society was undergoing major organisational change in 2000 and 2001, the decision to approach the Royal Society for the Relief of Indigent Gentlewomen of Scotland to discuss a possible hand-over was the result of an unplanned incident. One of the IOWS pensioners was, unexpectedly, accepted onto the register of the Royal Society, and given an annuity of £1000 a year. This compared with the IOWS annual pension of £220, and motivated the Treasurer to set up a meeting between the Chairman of the IOWS and the Royal Society's caseworker to explore options. Following this, at a Special General Meeting of the IOWS held on 3rd October 2001, the Treasurer moved the resolution to transfer assets and pensioners to the Royal Society, seconded by the former Chairman, Mrs Bell, and supported strongly by the President, Mrs Frackelton. Subsequently, 39 pensioners' names were passed onto the Royal Society, which continues to pay them the small IOWS pension quarterly, into their bank accounts.

In an interesting parallel, although the Society transferred its assets to the Royal Society, it did so under the understanding that visitors would continue to visit their existing pensioners, but no longer hand over money to them. This had the effect of removing the imperative to visit. Most of the visitors whom I interviewed expressed guilt that they had not maintained regular contact with their pensioners as they had intended.

All the visitors expressed strong feelings about the closure of the Society. Their work on behalf of the Society had brought fulfilment to their lives; the relationships they had built (with pensioners and with other visitors) had been long-standing and mutually satisfying. For some, the decision to hand over assets and pensioners to the Royal Society was a good decision: it safeguarded the pensions of the Society's old women and allowed the good work to continue. For others, the decision was experienced as a kind of betrayal. They felt that it would have been much better to have carried on until the Society's funds had run out, and then wound up the Society.

Conclusion

Appendix 1

Sources

Earliest agency records in existence only go back to 1905, and there are gaps from here on. To get access to information on the period from 1797 to 1905, it has been necessary to look broadly. The Edinburgh Room in the Edinburgh City Council Central Library was most useful in terms of local sources.

The following sources of information have been explored:

Records held by committee members of the Society

- One hand-written book entitled 'List of Pensioners and Visitors (1917-1974)'.
- One hand-written book of 'New Cases' (27 February 1961 - December 2000).
- Three Minute Books (3 October 1973 - 7 May 1980; 7 May 1980 - 9 January 1991; 6 February 1991 - 3 October 2001).
- Although the Society's President states in the 1991-92 Annual Report that 'records exist back to 1815', no such records could be found at the time I conducted this study. It is to be hoped that they may emerge in someone's attic at some point in the future.

Edinburgh City Council: Central Library, Edinburgh Room

The Edinburgh Room holds the largest collection of existing records of this Society, and much other local material which is also of interest in contextualising the work of this Society. The following were searched:

- Annual Reports of The Senior Female Society for the Relief of Indigent Old Women, 1905-1907.
- Annual Reports of the Indigent Old Women's Society, 1922-2001, with the exception of one missing year, February 1st 1941 - January 31st 1942.
- City of Edinburgh Charity Organisation Society Third Annual Report 1909.
- City of Edinburgh Council of Social Service List of Local Charities & Societies 1932-1943.
- *Edinburgh Almanack and Scots Register*: investigated from 1798 onwards, seeking any record of this Society in all its names, and comparing office-bearers across different societies.

- *Edinburgh Evening Courant Newspaper*: there is no record of the establishment of the society in newspapers throughout 1797 and 1798; *The Scotsman* newspaper at this time did not record news items of this nature.
- *The Statistical Account of Scotland 1791-1799 Vol II The Lothians* (1975) with introduction by T.C. Smout, EP Publishing, London.
- *The Third Statistical Account of Scotland Vol XV The City of Edinburgh* (1966) edited by D. Keir, Collins, Glasgow.
- *A Civic Survey and Plan for the City and Royal Burgh of Edinburgh* (1949), prepared for the Town Council by P. Abercrombie and D. Plumstead, Oliver and Boyd, Edinburgh.
- Catford, E.E. (1975) *Edinburgh. The Story of a City*, Hutchinson & Co, London.
- Daiches, D. (1978) *Edinburgh*, Hamish Hamilton, London.
- Scott Moncrieff, G. (1965) *Edinburgh*, Third edition, Oliver & Boyd, Edinburgh.
- Post Office Maps of Edinburgh from 1894-95.
- Histories of other voluntary agencies, including Edinburgh Council of Social Service, the Royal Infirmary of Edinburgh, Edinburgh Night Asylum and Strangers' Friend Society.

Edinburgh City Council: Morningside Library

- Cant, M. (1986) *Villages of Edinburgh, Vol 1*, John Donald, Edinburgh.
- Cant, M. (1987) *Villages of Edinburgh, Vol 2*, John Donald, Edinburgh.
- Cronshaw, A. (1989) *Edinburgh from Old Picture Postcards*, Mainstream Publishing, Edinburgh.
- Nimmo, I. (1991) *Edinburgh. The New Town*, John Donald, Edinburgh.
- *Public Health in Nineteenth Century Edinburgh* (1975) Archive Unit No. 2, Edinburgh Corporation Education Department, Edinburgh.

National Library of Scotland

The National Library of Scotland holds a small collection of Annual Reports of this Society (dated 1989 – 1993), and a larger collection of miscellaneous material with direct relevance to the Society. These include:

- 'The Constraining Power of the Love of Christ', a sermon preached on Tuesday October 28th 1806, in the Episcopal Chapel, Cowgate, for the Benefit of the Charitable Female Society, Edinburgh, by the Rev Miles Jackson, Minister of the Episcopal Church, Haddington.

- 'The Power of Faith', a sermon preached January 28th 1835 for the Edinburgh Senior Female Society, by the Rev Edward Craig, Minister of St James Episcopal Chapel, Edinburgh.
- 'Living Faith', a sermon preached before the Society for the relief of the Destitute Sick, in Bristo Street Meeting House, Edinburgh, by John M. Mason AM, Pastor of the Associate Reformed Church in the City of New York.
- 4th Annual Report by the Committee of Management of the Benevolent Fund for the Relief of Indigent Gentlewomen of Scotland above 50 years of age and unmarried. Founded in March 1847.
- Census of the City of Edinburgh, 1851
- Hatvany, D. (1997) *The Royal Society for the Relief of Indigent Gentlewomen of Scotland, A History 1847-1997*, published by the Society, 14 Rutland Square, Edinburgh.

New College Library, The University of Edinburgh

The University of Edinburgh holds no records on this Society in any of its forms. However, it has an extensive collection which relates to Thomas Chalmers, and the following sources were followed up:

- *Letters and Journals of Anne Chalmers* (1923) edited by her daughter, Matilda Grace Blackie, and privately printed by Curwen Press, London.
- *Memoirs of Thomas Chalmers, Vol 2* (1854) by his son-in-law, the Reverend William Hanna, published by Thomas Constable and Co., Edinburgh.
- Mrs Oliphant (1893) *Thomas Chalmers. Preacher, Philosopher and Statesman*, Methuen and Co., London.
- *The Opinions of Dr Chalmers concerning Political Economy and Social Reform* (1912) compiled from his writings by Miss Grace Chalmers Wood, published by David Douglas, Edinburgh.
- Cheyne, A.C. (ed.) (1985) *The Practical and the Pious. Essays on Thomas Chalmers (1780-1847)*, The Saint Andrew Press, Edinburgh.

National Archives of Scotland, Register House

- After investigation (through contact with the National Archivist and through searching the catalogues), it was found that no records of this Society are held here.
- St Cuthbert's Church rolls were examined, to examine the possibility of a longstanding connection between this church and the Society.

City Archives, City Chambers

- After investigation (through contact with the City Archivist), it was found that no records of this Society are held here.
- The City Archives hold Minute Books, from 1832 onwards, and membership records, from 1884 onwards, for the Indigent Old Men's Society. (These were uncovered by a bookshop in Aberdeen and handed over to the City Archivist.)

Internet research

- Scots Origins website, following up Chalmers' family names and dates.
- Gazetteer for Scotland: www.geo.ac.uk/scotgaz/scotland.html/

General historical sources

Histories of Edinburgh (see above)

Histories of Scotland (see above)

Histories of social welfare (see above)

Other sources

City of Edinburgh Housing Strategy, 2002-2007

Appendix 2

Interview Schedule

Beginnings

1. How did you become involved with the IOWS?
2. When was this?
3. Who introduced you/told you about the Society?
 - Family connections
 - Friendship connections
 - Church connections
 - Work connections
4. What was the Society doing at this time?
5. Who else was involved at this time?
6. How did you view the Society at this time? Did your views change at all?

Your work for the IOWS

7. What did you do for the Society? Did this change over time?
8. Were you ever a subscriber?
9. Did you introduce anyone to the Society?
10. Did you refer any old women to the Society?
11. How many ladies did you visit? When? Where? For how long?
12. Can you describe one of your pensioners' circumstances in detail?
13. What did you take with you on the visit – just the pension or anything else?
14. How well did you feel you knew the ladies, and then you? For example, did they visit you at all? Did you give them your address and telephone number?
15. Were you involved in the assessment of pensioners?
16. Did anyone not want the Society's help? If so, why?
17. How do you think the old ladies viewed the Society?
18. Was anyone ever refused help? If so, why?
19. Were you involved with any other voluntary work? If so, where and what?

Endings

20. When did you leave the IOWS and why?
21. If you were around at the closure of the Society, what factors do you think were significant in its demise?
22. Anything else you'd like to add? Thank you very much.

Appendix 3

Key dates: legislation and reports

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| 1707 | Act of Union |
| 1843 | Disruption in the Church of Scotland |
| 1844 | Report on the Royal Commission into the Poor Law in Scotland |
| 1845 | Poor Law Amendment Act (Scotland) |
| 1894 | Local Government (Scotland) Act |
| 1908 | Pensions Act |
| 1909 | Majority and Minority Poor Law Reports |
| 1911 | National Insurance Act |
| 1919 | Pensions Act |
| 1925 | Old Age and Widows and Orphans Contributory Pensions Act |
| 1929 | Local Government Act |
| 1940 | Old Age and Widows' Pensions Act |
| 1942 | Beveridge Report: 'Social Insurance and Allied Services' |
| 1946 | National Insurance Act |
| 1948 | National Assistance Act |
| 1959 | National Insurance Act |
| 1962 | National Assistance (Amendment) Act |
| 1966 | Supplementary Benefit Act |
| 1966 | White Paper: 'Social Work and the Community' |
| 1968 | Social Work (Scotland) Act |
| 1975 | State Earnings Related Pensions (SERPS) |
| 1978 | Wolfenden Report: 'The Future of Voluntary Organisations' |
| 1980 | Social Security Act |
| 1981 | White Paper: 'Growing Older' |
| 1986 | Social Security Act |
| 1988 | Griffiths Report: 'Community Care: and Agenda for Action' |
| 1989 | White Paper: 'Caring for People. Community Care in the Next Decade and Beyond' |
| 1990 | National Health Service and Community Care Act |
| 1995 | Carers (Recognition and Services) Act |
| 1996 | Community Care (Direct Payments) Act |
| 1999 | Welfare Reform and Pensions Act |
| 2000 | Child Support, Pensions and Social Security Act |
| 2000 | Care Standards Act |

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